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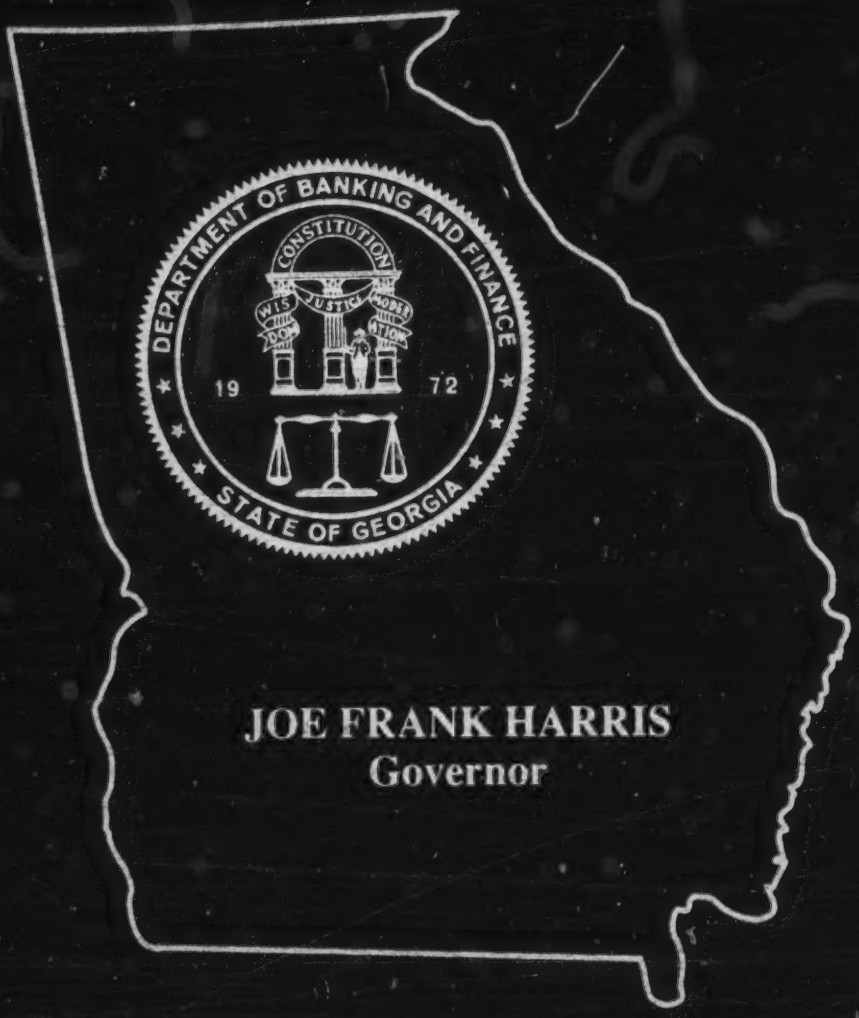
Department of Banking and Finance

State of Georgia



JOE FRANK HARRIS
Governor

1990
Seventy-First
ANNUAL REPORT

DEPARTMENT OF BANKING AND FINANCE

STATE OF GEORGIA

ATLANTA

SEVENTY-FIRST ANNUAL REPORT

YEAR ENDING DECEMBER 31, 1990

* * * *

E. D. "JACK" DUNN
COMMISSIONER

ROBERT M. MOLER
DEPUTY COMMISSIONER

* * * *

TABLE OF CONTENTS

History of Department..... i

Summary of Condition and Structural Changes..... ii

Official Roster..... iv

District Personnel..... vi

Current Staff Photographs..... vii

Examination and District Work Area Map..... xv

Receipts and Disbursements..... xvi

Legal Holidays.....xvii

Activities of State-Chartered Financial Institutions:

- Applications for Reservation of a Name..... 1
- Applications for New Financial Institutions..... 4
- Notice of Change in Name..... 6
- Financial Institution Mergers..... 7
- Financial Institution Conversions and Dissolutions..... 9
- Miscellaneous Applications to Amend Articles of Incorporation Approved..... 10
- List of State and National Banks..... 11
- List of State Credit Unions..... 25
- Abstract of Reports of Condition of State and National Banks..... 29
- Comparative Statement of Earnings and Expenses of State and National Banks..... 30
- Abstract of Reports of Condition of State Credit Unions..... 31
- Comparative Statement of Earnings and Expenses of State Credit Unions..... 32

Activities of Bank Offices, Branches, and Facilities of State-Chartered Banks:

- List of Branch Banks..... 33

TABLE OF CONTENTS

Applications to Establish a Bank Office, Branch, or Facility, and Permits to Begin Business..... 37

Applications to Change Location of Main Office, Branch, Bank Office, or Bank Facility..... 44

Activities of Financial Holding Companies:

Applications to Become a Bank Holding Company and/or to Acquire Voting Stock of a Bank or a Bank Holding Company

Acquisitions..... 48

New Formations..... 52

Applications Approved for Financial Holding Company Subsidiaries to Merge Across County Lines..... 55

Registered Financial Holding Companies and Their Financial Subsidiaries..... 56

Activities of International and Domestic Banks:

International Bank Agencies..... 72

International Bank Facilities..... 75

International Bank Representative Offices..... 76

Registered Domestic Loan Production Offices and Bank Holding Company Subsidiaries..... 77

Applications for New Sale of Check License..... 82

Applications for New Small Minority Business Development Corporations.... 82

Firms Authorized to Sell Checks - Authorized by Commissioner Sale of Checks Act..... 83

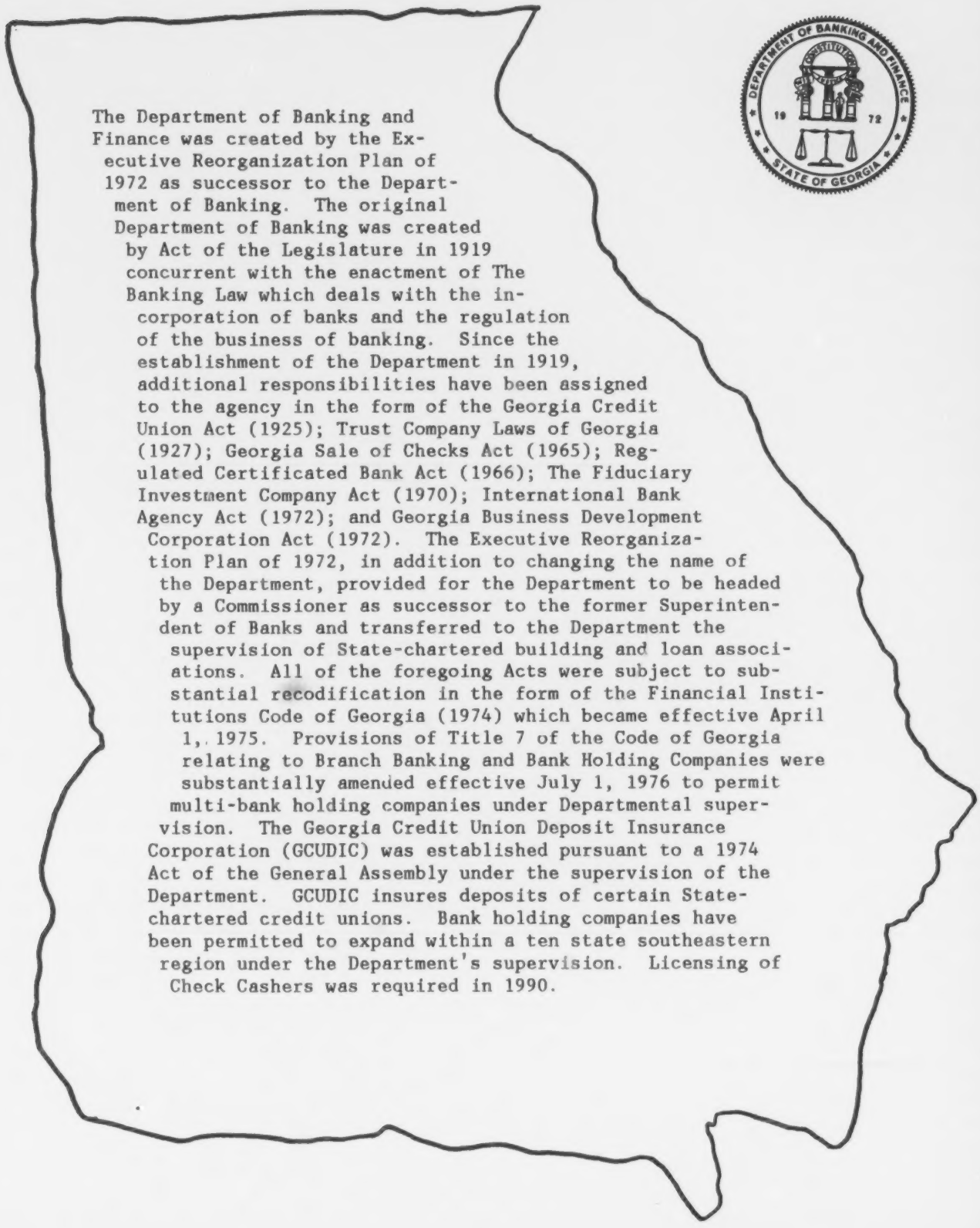
Georgia Credit Union Deposit Insurance Corporation Statement of Assets and Liabilities..... 84

Receivership Liquidations..... 85

Check Casher Licenses Issued..... 86

Summary of Activities of Financial Institutions During 1990..... 94

HISTORY OF THE DEPARTMENT
1919 1990



The Department of Banking and Finance was created by the Executive Reorganization Plan of 1972 as successor to the Department of Banking. The original Department of Banking was created by Act of the Legislature in 1919 concurrent with the enactment of The Banking Law which deals with the incorporation of banks and the regulation of the business of banking. Since the establishment of the Department in 1919, additional responsibilities have been assigned to the agency in the form of the Georgia Credit Union Act (1925); Trust Company Laws of Georgia (1927); Georgia Sale of Checks Act (1965); Regulated Certificated Bank Act (1966); The Fiduciary Investment Company Act (1970); International Bank Agency Act (1972); and Georgia Business Development Corporation Act (1972). The Executive Reorganization Plan of 1972, in addition to changing the name of the Department, provided for the Department to be headed by a Commissioner as successor to the former Superintendent of Banks and transferred to the Department the supervision of State-chartered building and loan associations. All of the foregoing Acts were subject to substantial recodification in the form of the Financial Institutions Code of Georgia (1974) which became effective April 1, 1975. Provisions of Title 7 of the Code of Georgia relating to Branch Banking and Bank Holding Companies were substantially amended effective July 1, 1976 to permit multi-bank holding companies under Departmental supervision. The Georgia Credit Union Deposit Insurance Corporation (GCUDIC) was established pursuant to a 1974 Act of the General Assembly under the supervision of the Department. GCUDIC insures deposits of certain State-chartered credit unions. Bank holding companies have been permitted to expand within a ten state southeastern region under the Department's supervision. Licensing of Check Cashers was required in 1990.

SUMMARY OF CONDITION AND STRUCTURAL CHANGES IN FINANCIAL INSTITUTIONS DURING 1990

The financial and statistical information contained in this report has been compiled from the annual reports of condition submitted by the 335 state-chartered banks, one trust company, 72 national banks, one national trust company, 125 state-chartered credit unions, one state-chartered savings bank, and 22 licensed money order companies operating in this State, and other statistical information made available through the examination, investigation and licensing of financial institutions and others under the supervision of the Department of Banking and Finance. The purpose of this report, required by Section 7-1-74 of the Official Code of Georgia Annotated, is to provide factual and statistical information that might prove useful to the financial industry and may be used by individuals and financial institutions who might be engaged in economic studies or might otherwise be interested in the evolution of Georgia's Banking Structure.

BANKING DIVISION

The year-end call reports reflect a continuation of sound economic growth in the banking system. Total assets for the national and state-chartered banks amounted to $70,253,223,000 reflecting an increase of $5,077,406,000 or 7.79% over 1989 assets. Amounts do not include trust company assets.

Expansion of State-chartered banks through new banks, bank offices and facilities continued. An additional thirteen banks and 52 banking offices and facilities opened during 1990. Four banks and three offices closed or merged into national banks bringing the total of state bank offices to 529.

During 1990, the Department approved 45 applications by financial holding companies for permission to acquire controlling interest in additional financial institutions. Twenty-three of these applications were approved to establish new financial holding companies.

Twenty-three international bank agencies and seven representative offices of international banks had registered or had been authorized to establish an office in Georgia at year-end.

Trust activities continue to be conducted principally by bank trust departments and there is one separately chartered trust company. Other depository financial institutions exercise limited trust powers in connection with individual retirement accounts authorized by the

SUMMARY OF CONDITION AND STRUCTURAL CHANGES IN FINANCIAL INSTITUTIONS DURING 1990

BANKING DIVISION (Continued)

Employee Retirement Income Security Act of 1976 enacted by Congress.

Eleven banks were granted permission to issue authorized but unissued shares through stock dividends or sales. Amendments were approved for one bank to change the par value of shares, for three financial institutions to change names, for two banks to exercise trust powers. Eighteen miscellaneous amendments were also approved.

THRIFT INSTITUTIONS DIVISION

Credit Unions operating under state charter have experienced steady growth during 1990. Consolidated financial and statistical reports of the 125 state-chartered credit unions reflect an increase in total assets of $392,525,000 or 15.1 % to a total of $2,996,785,000. All state-chartered credit unions provide their members with deposit protection through the National Credit Union Administration or the Georgia Credit Union Deposit Insurance Corporation.

At year-end the Georgia Credit Union Deposit Insurance Corporation had total resources of $17,203,458 and insured deposits of 98 credit unions.

SALE OF CHECKS ACT

The Department of Banking and Finance supervises the licensing of Check Sellers pursuant to the Georgia Sale of Checks Act enacted in 1965. Twenty-two companies with a total of 5,870 agents throughout the State were licensed to do business under the Act during 1990. The Department issued 273 Check Casher Licenses during 1990.

OTHER INSTITUTIONS

The Department is charged with the responsibility of supervising the operations of Bank Data Processing Cooperatives, Fiduciary Investment Companies and Business Development Corporations. There is one business development corporation but no fiduciary investment companies currently operating.

OFFICIAL ROSTER

E. D. DUNN
Commissioner

ROBERT M. MOLER, CFE
Deputy Commissioner

ADMINISTRATIVE
Personnel, Accounting and Budget, Clerical Support, Currency Transaction Report Processing

Reece V. Morris, CFE, Deputy Commissioner for Administration. 986-1640

Maggie Smith, Personnel Manager. 986-1638

Marilyn Harris, Principal Accountant 986-1641
Barbara Moore, Accountant 986-1641
Renate Carroll, Accounting Technician II 986-1641

Sonja Hencely, Confidential Secretary 986-1621
Debbie Stahl, Senior Secretary Typist. 986-1633

Marian Johnson, Clerk Transcriber, Currency Transaction Reports. 986-1624
Wanda Hardmon, Clerk Transcriber, Currency Transaction Reports. 986-1632
Bonnie Steele, Clerk Transcriber, Currency Transaction Reports. 986-1631

Henry "Hank" Tam, Storekeeper. 986-1622

SUPERVISORY
Bank, Thrift, Holding Company, and International Bank supervision, Investment Securities, Reports of Apparent Criminal Irregularity, Consumer Affairs, Technical and Legal

Steven D. Bridges, CFE, Deputy Commissioner. . . . . .EASTERN. 986-1629
Susan Brown, Principal Secretary . . . . . .Eastern. 986-1657

Grace M. Lurry, CFE, Assistant Deputy Commissioner. . . . . .District 2 986-1646
Deborah Stewart, Senior Secretary Typist . . . . . .District 2 986-1656

Wayne M. Orr, CPA, Assistant Deputy Commissioner. . . . . .District 4 986-1637
Deborah Stewart, Senior Secretary Typist . . . . . .District 4 986-1656

C. Craig Smith, CFE, Assistant Deputy Commissioner. . . . . .District 6 986-1636
Susan Brown, Principal Secretary . . . . . District 6 986-1657

OFFICIAL ROSTER

John B. Kline, CFE, Deputy Commissioner	WESTERN	986-1630
Marilou Harvey, Principal Secretary	Western	986-1659
Larry S. Moor, CFE, Assistant Deputy Commissioner	District 5	986-1643
Marilyn Fuller, Principal Secretary	District 5	986-1658
George A. Reynolds, CFE, CPA, Assistant Deputy Commissioner	District 3	986-1642
Marilyn Fuller, Principal Secretary	District 3	986-1658
Ralph J. Shire, CFE, Assistant Deputy Commissioner	District 1	986-1644
Marilou Harvey, Principal Secretary	District 1	986-1659

TRAINING, EDUCATION and EDP OPERATIONS
Training, Research and Development, and Data Processing

David G. Sorrell, CFE, Director of Administration	986-1650
Melinda G. Kinard, CFE, Assistant Deputy Commissioner	986-1649
Dianne Blackstone, Programmer Analyst	986-1648
Sophia E'lom, Computer Operator	986-1651

CORPORATE
Bank, Thrift, and Holding Company Applications, Corporate Charter Amendments, International Licensing, International Bank Facility Permits, Business Production Office Registrations, Sale of Check Licensing, Check Cashers Licensing, Georgia Credit Union Deposit Insurance Corporation, Consumer Affairs, Department Bulletins and Annual Reports, Statistical Reports, Technical and Legal

Georgia G. High,CFE, Assistant Deputy Commissioner		986-1645
Judy Carter, Senior Secretary Typist		986-1652
Jeannie Benefield, Administrative Assistant	Districts 2,3,4	986-1647
Judy Carter, Senior Secretary Typist	Districts 2,3,4	986-1652
Vickie Busby, Administrative Assistant	Districts 1,5,6	986-1639
Rhoda Barcan, Senior Secretary Typist	Districts 1,5,6	986-1620

DISTRICT PERSONNEL

DISTRICT	DISTRICT AND ASSISTANT DISTRICT DIRECTOR	SENIOR EXAMINERS	EXAMINERS	ASSISTANT AND SENIOR ASSISTANT EXAMINERS
1 MARIETTA 404-988-9444 CALHOUN	Jackson D. Hardy, CFE Drexel Beck, CFE	William D. Atkins, CFE Robert M. Braswell James M. Brooks, CFE James Emory	Ernest D. Coats Ronald F Furukawa Ira Goolsby Victor A. Greene Larry J. Moody	James N. Askew Teresa H. Johnson Paula McGill Donna J. Scalf Charles D. Titshaw
2 STONE MOUNTAIN 404-564-0982 ATHENS 404-549-8596	David A. Hancock, CFE Tracy D. Whitesides, CPA, CFE	Princess Brown, CFE Janet Blackmon, CFE Michael G. Killeen, CFE Jenny L. Neville, CPA CFE Ned W. Overby Robert J. Rosentreter, CFE E. Nanette Sisk, CFE	Lori A. Binford M. Joel Byers Harold J. Carney Rebecca Haigler	Pamela Stewart Keane Murali Ramachandran Vernon Tanner Carol A. Webb
3 COLLEGE PARK 404-559-6621	C. Douglas Peugh, CFE Larry E. Shelley, CFE	Harry M. Brown Billie L. Reed Barry L. Rooks Sandra Sheley, CFE Emory L. Stanford, CFE	Mayra Barzaga Angela Ruddick Kevin M. Sharpe	Hal F. Allen George E. Campbell Margaret W. Clarke
4 DUBLIN 912-275-1602	Robert H. Callier, CFE Gary F. Ford, CFE	Michael F. Hooks, CFE Hubert C. Miller, CFE Steve H. Powell, CFE	Vicki L. Brantley, CFE Gary E. Fields, CPA Dianne Hickman Lovett Wesley Morris Hersha Screws	Dennis McNeer
5 ALBANY 912-430-4407 VALDOSTA 912-333-5299	Robley S. Rigdon, CFE Larry T. Duke, CFE	Eugene S. Cline D. Ray Johnston Joyce R. Jones Michael A. Rosser, CFE	Danny D. Adkins Gregory O. Lowe John F. Sutphin, III, CFE Terry Tucker	R. Wayne Braswell Kay T. Green J. Danny Preston
6 DOUGLAS 912-383-4248 SAVANNAH 912-356-2770	R. Larry Herndon, CFE Jane Whitfield	James F. Mills, CFE David Widincamp Billy S. Wilson, Jr., CFE	Patrick T. Brahana George A. Keaveney Ricky Watkins	Robert Cothran Malcolm Keith Danny E. Watkins Billy C. Wilson, Sr.

CURRENT STAFF

E. D. "Jack" Dunn
Commissioner

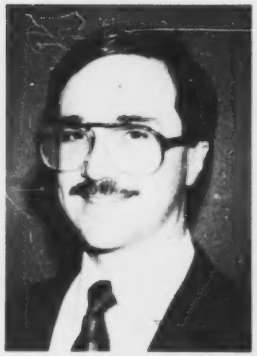
Robert M. Moler
Deputy Commissioner

Reece V. Morris
Deputy Commissioner
for Administration

John B. Kline
Deputy Commissioner
for Supervision

Steven D. Bridges
Deputy Commissioner
for Supervision

Danny D. Adkins



Hal F. Allen

James N. Askew

William D. Atkins

Rhoda Barcan

Mayra Barzaga

Drexel Beck

Jeannie Benefield

Lori A. Binford

Janet Blackmon

Dianne Blackstone

Patrick T. Brahana

Vicki L. Brantley

Robert M. Braswell

R. Wayne Braswell

James M. Brooks

Harry M. Brown

Princess Brown

Susan Brown

Victoria Busby

M. Joel Byers

Robert H. Callier

George E. Campbell

Harold J. Carney

Renate Carroll

Judy Carter

Margaret W. Clarke

Eugene S. Cline

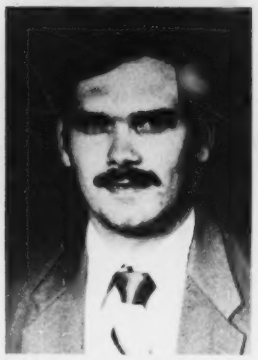
Ernest D. Coats

Robert Cothran

Larry T. Duke

James Emory

Sophia E'lom



Gary E. Fields

Gary F. Ford

Marilyn Fuller

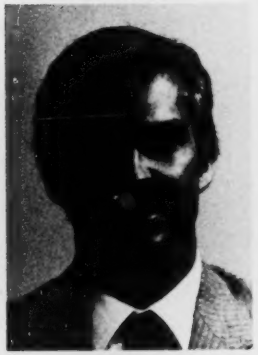
Ronald F. Furukawa

Kay T. Green

Victor A. Greene

Ira D. Goolsby

Rebecca Haigler



David A. Hancock

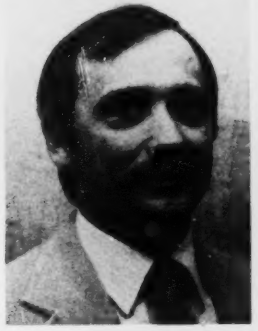
Wanda Hardmon

Jackson D. Hardy

Marilyn Harris

Marilou Harvey

Sonja Hencely



R. Larry Herndon

Georgia High

Michael Hooks

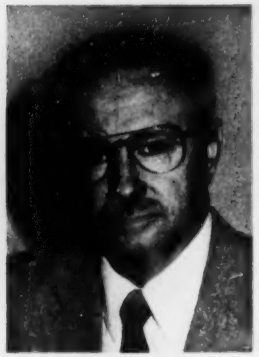
Teresa H. Johnson

Merian Johnson

D. Ray Johnston

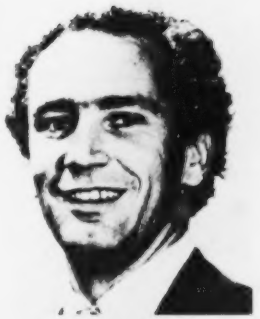
Joyce R. Jones

Pamela Keane



George Keaveney

Malcolm Keith



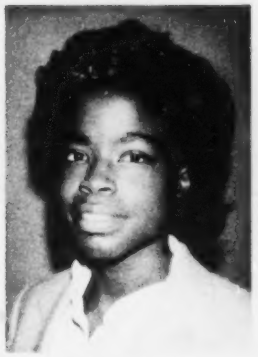
Michael G. Killeen

Melinda G. Kinard

Dianne H. Lovett

Gregory O. Lowe

Grace M. Lurry



Paula McGill

Dennis McNeer

Hubert C. Miller

James F. Mills

Larry J. Moody

Larry S. Moor

Barbara U. Moore

Wesley Morris

Jenny L. Neville

Wayne Orr

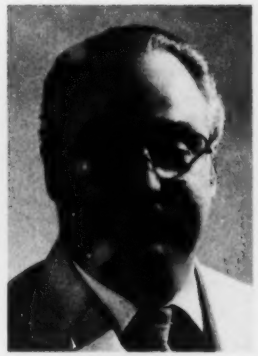
Ned W. Overby

C. Douglas Peugh

Steve H. Powell

J. Danny Preston

Murali Ramachandram

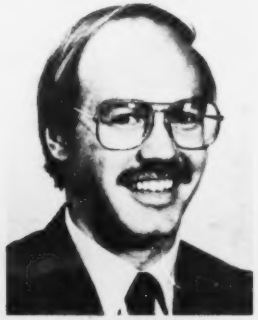


Billie L. Reed

George A. Reynolds

Robley S. Rigdon

Barry L. Rooks



Robert J. Rosentreter

Michael A. Rosser

Angela E. Ruddick

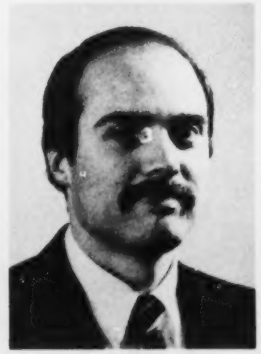
Donna J. Scalf

Hersha J. Screws

Kevin M. Sharpe

Sandra Sheley

Larry E. Shelley



Ralph J. Shire

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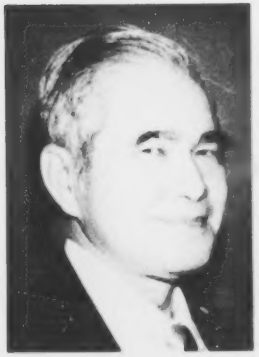
John F. Sutphin, III



Henry "Hank" Tam

Vernon Tanner

Charles D. Titshaw, Jr.

Terry Tucker

Danny E. Watkins

Ricky Watkins

Jane Whitfield

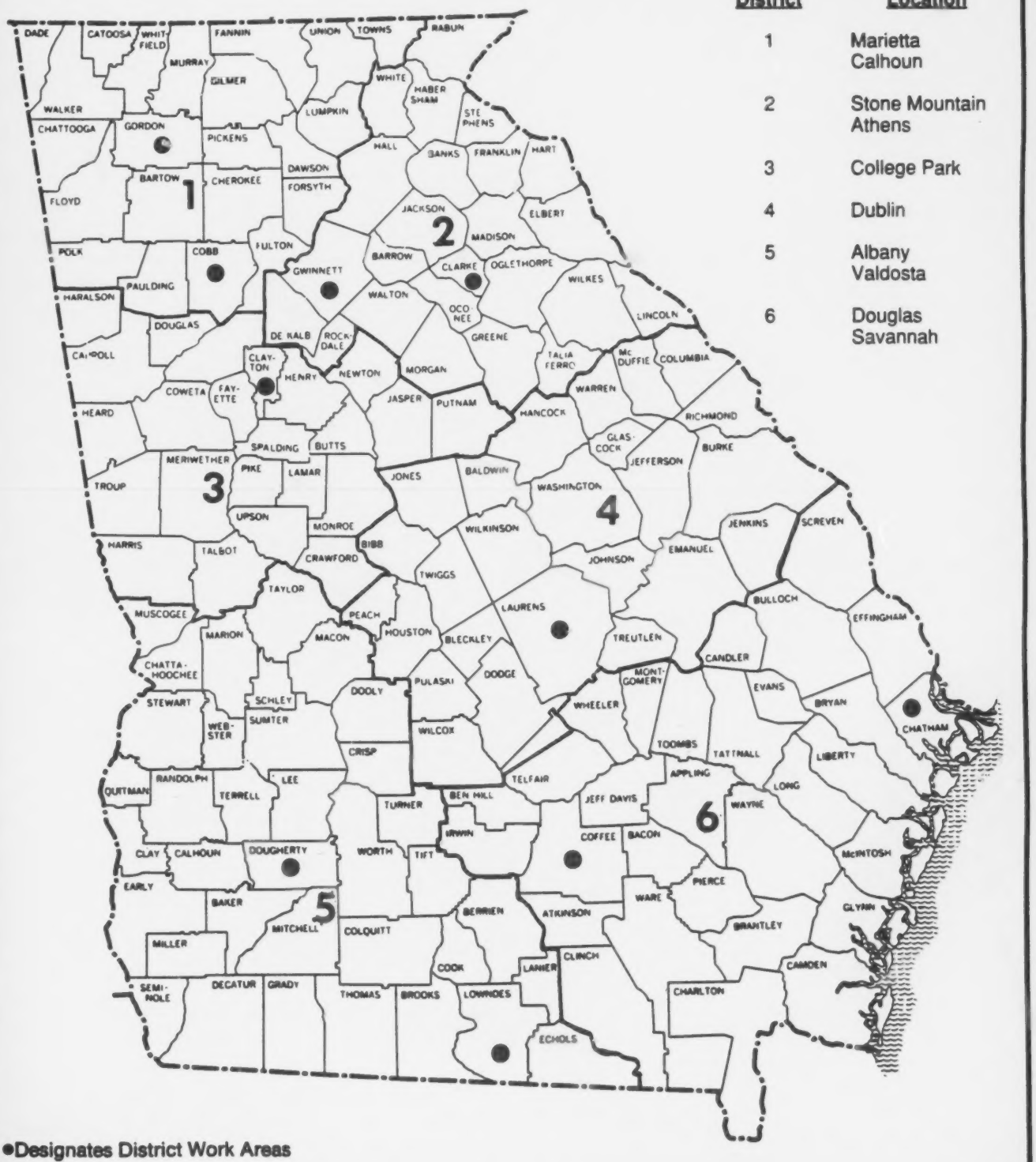
Tracy D. Whitesides

David T. Widincamp

Billy C. Wilson, Sr.

Billy S. Wilson, Jr.

EXAMINATION DISTRICTS AND DISTRICT WORK AREAS



●Designates District Work Areas

1990
RECEIPTS AND DISBURSEMENTS FISCAL YEAR

REVENUES COLLECTED	
Bank Examination and Supervision Fees	$4,296,236.00
New Bank, Bank Office and Holding Company Investigation Fees	545,350.00
Credit Union Examination and Supervision Fees	507,217.50
Sale of Checks Investigation and License Fees	51,416.00
Building and Loan Examination, Supervision and Investigation Fees	-0-
Holding Company Examination and Supervision Fees	364,920.00
International Bank Exam and Supervision Fees	37,310.00
Miscellaneous Fees and Fines	4,337.05
Total Revenues Collected and Remitted to Fiscal Division, Department of Administrative Services	$5,806,786.55
DISBURSEMENTS	
Personal Services	$5,118,355.87
Motor Vehicle Expense	81,457.34
Supplies and Materials	36,953.13
Repairs and Maintenance	11,923.08
Travel Expense	271,442.68
Motor Vehicle Equipment Purchase	11,723.16
Printing	10,074.21
Equipment Purchases	17,327.23
Office Rent	200,061.04
Computer	138,579.95
Communications	48,434.94
Miscellaneous	81,078.17
Total Disbursements	$6,027,410.80
NET REVENUES OVER DISBURSEMENTS	($220,624.25)

1990
LEGAL HOLIDAYS

January 1 . . . . . .New Year's Day

January 19 . . . . . Martin Luther King, Jr.'s Birthday

January 19 . . . . . Robert E. Lee's Birthday

February 22 . . . . . George Washington's Birthday
(Observed Third Monday in February)

April 26 . . . . . Confederate Memorial Day

May 30 . . . . . National Memorial Day
(Observed Last Monday in May)

July 4 . . . . . Independence Day

First Monday in September . . . . . Labor Day

October 12 . . . . . Columbus Day
(Observed Second Monday in October)

November 11 . . . . . .Veterans Day

Fourth Thursday in November . . . . . .Thanksgiving Day

December 25 . . . . . Christmas Day

Whenever a public and legal holiday occurred on a Saturday, the preceding Friday was observed as a public holiday. Whenever a public and legal holiday occurred on a Sunday, the following Monday was observed as a public and legal holiday.

State Government Offices closed fourth Friday in November and one additional day in association with Christmas observance as compensatory time for Lee and Washington Birthday observations which occur when the General Assembly is in session or is in conflict with some other observation. Financial Institutions may close on these days in addition to the listed Legal Holidays.

APPLICATIONS FOR RESERVATION OF A NAME

PROPOSED NAME	COUNTY	APPLICANT
Citizens Bank & Trust of Bryan County (proposed name change)	Bryan	Mr. E. B. Miles President The Pembroke State Bank P. O. Box 8 Pembroke 31321
Eagle Bank and Trust (proposed bank)	Bulloch	Mr. Bryan G. Whelan 9755 Dogwood Road Suite 310 Roswell 30075
SunTrust/Savannah Interim Savings Bank (proposed savings bank)	Chatham	Ms. Deborah K. Kistler Legal Assistant SunTrust Banks, Inc. P.O. Box 4418 Atlanta 30302
SunTrust/Cobb Interim Savings Bank (proposed savings bank)	Cobb	Ms. Deborah K. Kistler Legal Assistant SunTrust Banks, Inc. P.O. Box 4418 Atlanta 30302
Albany First Savings and Loan Association (proposed state savings and loan association)	Dougherty	Ms. Deborah K. Kistler Legal Assistant SunTrust P. O. Box 4418 Atlanta 30302
The Southern Bank (proposed bank)	Douglas	Mr. David M. Campione Ware Hodgson & Company P.O. Box 77207 Atlanta 30357

APPLICATIONS FOR RESERVATION OF A NAME

PROPOSED NAME	COUNTY	APPLICANT
SunTrust/Atlanta Interim Savings Bank (proposed savings bank)	Fulton	Ms. Deborah K. Kistler Legal Assistant SunTrust Banks, Inc. P.O. Box 4418 Atlanta 30302
First Interim Bank of Brunswick, Georgia (proposed interim bank)	Glynn	Ms. Jan R. Ezell, Legal Assistant Alston & Bird One Atlantic Center 1201 W. Peachtree St Atlanta 30309
First Interim Savings and Loan Association of Brunswick, Georgia(proposed interim savings & loan)	Glynn	Ms. Jan R. Ezell, Legal Assistant Alston & Bird One Atlantic Center 1201 W. Peachtree St Atlanta 30309
The Citizens and Southern Bank of Glynn County (proposed merger)	Glynn	Ms. Jan Ezell, Corp. Legal Assist. Alston & Bird One Atlantic Center 1201 W. Peachtree St Atlanta 30309
SunTrust/Gwinnett Interim Savings Bank (proposed savings bank)	Gwinnett	Ms. Deborah K. Kistler Legal Assistant SunTrust Banks, Inc. P.O. Box 4418 Atlanta 30302
Citizens Bank & Trust Company of Mount Vernon (proposed name change)	Montgomery	Ms. Joanne F. Todaro Kilpatrick & Cody 100 Peachtree Street Suite 3100 Atlanta 30303

APPLICATIONS FOR RESERVATION OF A NAME

PROPOSED NAME	COUNTY	APPLICANT
Central Carolina Bank-Georgia (proposed credit card bank)	Muscogee	Christopher B. Moxley Ward and Smith, P.A. 1001 College Court P.O. Box 867 New Bern NC 28563
Total Bank (proposed credit card bank)	Muscogee	Ms. Julie Dickson CB&T Bancshares P. O. Box 120 Columbus 31902
The Citizens Bank of Paulding County (proposed name change)	Paulding	Ms. Sharon L. McBrayer, Esq. Parker, Johnson, Cook & Dunlevie 1275 Peachtree Street, NE Atlanta 30309
First Bank of Pike (proposed name change)	Pike	Mr. John P. Barker, Jr. Vice President Bank of Molena P.O. Box 518 Molena 30258
Richmond Bank and Trust (proposed bank & trust)	Richmond	Mr. James H. Rigsby, Jr. President Allied Bankshares, Inc. P.O. Drawer 1020 Thomson 30824
Community Bank of Wilcox (proposed name change)	Wilcox	Mr. Curtis Batton President Pitts Banking Company P.O. Box 366 Rochelle 31079
Worth State Savings and Loan Association (proposed savings and loan)	Worth	John T. McGoldrick, Jr. Martin, Snow Grant & Napier P.O. Box 1606 Macon 31202

APPLICATIONS FOR NEW FINANCIAL INSTITUTIONS

FINANCIAL INSTITUTION	CAPITALIZATION	APPROVAL DATE	BEGIN BUSINESS DATE
Muslim Community Credit Union 735 Fayetteville Road, S. E. Atlanta 30316		Withdrawn	
The First Bank of Brunswick 2812 Cypress Mill Road Brunswick 31520	$ 4,500,000	1-27-89	7-02-90
Security State Bank 1624 Marietta Highway Canton 30114	$ 5,000,000	1-13-89	10-22-90
First Clayton Bank & Trust Company Village Shopping Center, Hwy 441 Clayton 30525	$ 4,000,000	5-23-89	3-05-90
Universal Bank 1204 Front Avenue Columbus 31901	$ 3,000,000	2-07-90	3-26-90
Dalton/Whitfield Bank & Trust 401 S. Thornton Avenue Dalton 30720	$ 6,333,870	3-22-89	4-30-90
Citizens Bank and Trust of Fayette County 675 North Jeff Davis Drive Fayetteville 30214	$ 6,074,460	12-07-89	8-06-90
Richmond Bank & Trust 2509 Highway 88 Hephzibah 30815	$ 3,000,000	Pending	
The Westside Bank & Trust Company 1200 Barrett Parkway Kennesaw 30144	$ 6,000,000	12-22-89	5-14-90

APPLICATIONS FOR NEW FINANCIAL INSTITUTIONS

FINANCIAL INSTITUTION	CAPITALIZATION	APPROVAL DATE	BEGIN BUSINESS DATE
First Peoples Bank N.E. Corner Chipley & Commerce Sts. Pine Mountain 31822	$ 3,006,880	12-07-87	7-09-90
Independent Bank & Trust Company 4484 Marietta Street Powder Springs 30073	$ 5,082,000	2-12-88	1-11-90
United Bank & Trust Company 129 East Elm Street Rockmart 30153	$ 4,511,050	9-01-88	1-16-90
SouthTrust Bank of Savannah 7917 Abercorn Extension Savannah 31406	$ 3,000,000	Withdrawn	
The Eastside Bank & Trust Company Georgia Highway 124 at Dogwood Road Snellville 30278	$ 6,000,000	7-13-89	1-22-90
Eagle Bank and Trust 335 South Main Street Statesboro 30458	$ 4,000,000	1-05-90	
Valdosta Bank and Trust 2611 North Patterson Street Valdosta 31602	$ 4,446,790	5-31-89	8-06-90
Georgia Southeastern Savings Bank 300 West First Street Vidalia 30474	$ 3,250,000	Disapproved	

NOTICE OF CHANGE IN NAME

PREVIOUS NAME	NEW NAME	APPROVAL DATE	EFFECTIVE DATE
Cook Banking Company Cochran	The Citizens Bank of Cochran	3-19-90	3-22-90
The Darien Bank Darien	Southeastern Bank	6-19-90	7-02-90
Bank South, Mount Vernon Mount Vernon	Citizens Bank & Trust Company of Mount Vernon	1-23-90	1-26-90

FINANCIAL INSTITUTION MERGERS

FINANCIAL INSTITUTION (SURVIVOR)	MERGED INSTITUTION	APPROVAL DATE	EFFECTIVE DATE
Albany Government Employees Federal Credit Union Albany	Keenan Credit Union Albany	12-13-89	2-05-90
Albany Government Employees Federal Credit Union Albany	Phoebe Putney Employees Credit Union Albany	10-25-89	2-05-90
Trust Company Bank of South Georgia, N.A. Albany	Albany First Savings and Loan Association Albany	NA	9-01-90
Atlanta Postal Credit Union Atlanta	Southern Postal Credit Union Atlanta	10-30-90	12-26-90
Georgia Federal Credit Union Atlanta	Williams Bros. Employees Savings Savings and Credit Assoc. Atlanta	8-15-90	8-20-90
Georgia Telco Credit Union Atlanta	Savannah News Press Employees Federal Credit Union Savannah	2-21-90	3-01-90
State Employees Credit Union Atlanta	Georgia Department of Labor Credit Union Atlanta	8-28-90	
The Merchant Bank Atlanta	First Federal Saving and Loan Assoc. of Atlanta Atlanta	5-24-90	5-25-90
Trust Company Bank Atlanta	Trust Company Bank of Cobb County N.A. Atlanta	Pending	
Trust Company Bank Atlanta	Trust Company Bank of Carroll County Bowdon	Pending	

FINANCIAL INSTITUTION MERGERS

FINANCIAL INSTITUTION (SURVIVOR)	MERGED INSTITUTION	APPROVAL DATE	EFFECTIVE DATE
Trust Company Bank Atlanta	Trust Company Bank of Rockdale County Conyers	Pending	
Trust Company Bank Atlanta	Trust Company Bank of Douglas County Douglasville	6-21-90	8-01-90
Trust Company Bank Atlanta	Trust Company Bank of Clayton County Jonesboro	Pending	
Trust Company Bank Atlanta	Trust Company Bank of Gwinnett County Lawrenceville	Pending	
Trust Company Bank Atlanta	Trust Company Bank of Henry County N.A. McDonough	Pending	
Circle C Federal Credit Union Chattanooga, TN	Tappan Employees' Credit Union Dalton	4-04-90	5-11-90
Columbus Postal Credit Union Columbus	W. C. Bradley Employees Credit Association Columbus	12-21-89	2-16-90
Trust Company Bank of Columbus, N.A. Columbus	Trust Company Bank of Troup County LaGrange	11-27-89	8-01-90
The First National Bank of Commerce Commerce	Citizens Banking Company Lexington	NA	6-15-90
The Darien Bank Darien	Southeastern Bank Folkston	6-19-90	7-02-90
The Georgia State Bank of Rome Rome	Bank of Cave Spring Cave Spring	5-07-90	
SouthTrust Bank of Savannah (In Organization) Savannah	SouthTrust/Br of Anchor Savings Bank, FSB Savannah	Withdrawn	

FINANCIAL INSTITUTION CONVERSIONS

PREVIOUS NAME	CONVERTED TO	APPROVAL DATE	EFFECTIVE DATE
Albany First Federal Savings and Loan Association Albany	Albany First Savings and Loan Association	8-24-90	9-01-90
Clark Community Federal Credit Union Athens	Clarke Community Credit Union	5-10-90	
First Federal Savings Bank of Brunswick, Georgia Brunswick	First Interim Savings & Loan Assoc. of Brunswick	Pending	
Barnett Federal Savings Bank Columbus	Barnett Savings Bank	12-28-89	1-17-90
Barnett Savings Bank Columbus	Barnett Bank of Southwest Georgia	12-28-89	1-17-90
First State Bank of Gilmer County Ellijay	First National Bank of Gilmer County	NA	
Worth Federal Savings and Loan Association Sylvester	Worth State Savings and Loan Association	Pending	

APPROVAL OF DISSOLUTION

CREDIT UNION	APPROVAL DATE	EFFECTIVE DATE
H and S Employee Credit Association Hazlehurst	10-02-90	11-26-90
Dixisteel Credit Union Tallapoosa	10-31-90	

APPLICATIONS TO AMEND ARTICLES OF INCORPORATION APPROVED
(INDEMNIFICATION OF DIRECTORS LIABILITY)

NAME OF BANK	LOCATION	APPROVED
Adel Banking Company	Adel	9-12-90
Security State Bank	Canton	8-14-90
Cook Banking Company	Cochran	3-19-90
Farmers State Bank	Lincolnton	6-05-90
Pineland State Bank	Metter	4-11-90
Walton Bank & Trust Co.	Monroe	7-19-90
The Citizens Bank	Nashville	9-25-90
Tri-County Bank	Royston	6-01-90
McDuffie Bank & Trust	Thomson	7-17-90
Altamaha Bank and Trust Company	Uvalda	5-09-90
Bank of Wrightsville	Wrightsville	5-09-90

MISCELLANEOUS APPLICATIONS TO AMEND ARTICLES OF INCORPORATION APPROVED

NAME OF BANK	LOCATION	NATURE OF AMENDMENT	APPROVED
Chevron Southern Credit Union	Atlanta	Change Principal Office from Atlanta, Fulton County to Marietta, Cobb County	5-24-90
Farmers & Merchants Bank	Brooklet	Amend Article 3	7-27-90
Security State Bank	Canton	Restate Articles of Incorporation	8-14-90
Citizens Bank and Trust of Fayette County	Fayetteville	Waive All Premptive Rights	3-08-90
Charter Bank and Trust Co.	Marietta	Add Organizers	1-23-90
Fayette County Bank	Peachtree City	Grant Full Trust Powers	6-05-90
The G.P.A. Credit Union	Savannah	Change Principal Office from Savannah to Garden City	7-20-90

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	ADDIT'L OFFICES	TOTAL **ASSETS
Abbeville	Wilcox	Dorsey State Bank	10-04-1972		4,321
Abbeville	Wilcox	Wilcox County State Bank	4-22-1952	1	21,557
Adairsville	Bartow	*Bank of Adairsville	3-21-1899	1	26,036
Adel	Cook	Adel Banking Company	2-27-1929	1	38,808
Adel	Cook	Farmers and Merchants Bank	12-11-1947		29,625
Ailey	Montgomery	Montgomery County Bank	2-24-1926	1	42,734
Alamo	Wheeler	Wheeler County State Bank	1-15-1945	1	17,410
Alapaha	Berrien	Bank of Alapaha	3-04-1905	2	32,451
Albany	Dougherty	First State Bank & Trust Company	3-31-1961	11	297,369
Albany	Dougherty	Security Bank and Trust Company of Albany	4-17-1970	4	132,756
Albany	Dougherty	*Trust Company Bank of South Georgia, N.A.	11-01-1945		400,475
Allentown	Wilkinson	The Four County Bank	8-18-1941		20,794
Alma	Bacon	Alma Exchange Bank & Trust	7-28-1981	2	39,144
Alma	Bacon	*The First National Bank of Alma	2-15-1950		49,982
Alpharetta	Fulton	First Colony Bank	7-30-1984	1	52,745
Americus	Sumter	Citizens Bank of Americus	2-20-1937	3	69,756
Americus	Sumter	Sumter Bank and Trust Company	10-01-1973	2	147,340
Arlington	Calhoun	Bostwick Banking Company	8-27-1935		21,271
Ashburn	Turner	Ashburn Bank	7-03-1900	2	67,841
Ashburn	Turner	*Community National Bank	8-06-1990		16,470
Athens	Clarke	First American Bank and Trust Company	9-24-1949	4	72,335
Athens	Clarke	*Georgia National Bank	1-04-1988		37,874
Athens	Clarke	*Trust Company Bank of Northeast Georgia, N.A.	-1866		299,117
Atlanta	Fulton	*Bank South, National Association	12-07-1909		4,139,344
Atlanta	Cobb	Barnett Bank of Atlanta	6-29-1918	20	673,717
Atlanta	Fulton	*Citizens and Southern Trust Company (Georgia) N.A.	2-11-1981		64,911
Atlanta	Fulton	*Citizens Trust Bank	7-12-1921	7	119,845
Atlanta	Fulton	Commercial Bank of Georgia	6-14-1988		58,432
Atlanta	DeKalb	*Embry National Bank	12-07-1987		32,629
Atlanta	Fulton	*First American Bank of Georgia, N. A.	6-11-1911		1,603,958
Atlanta	Fulton	*First Union National Bank of Georgia	4-10-1969		4,374,812

*Member of Federal Reserve System
**Amounts are in thousands as of 12-31-90

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	ADDIT'L OFFICES	TOTAL **ASSETS
Atlanta	Fulton	*Georgia Bankers Bank	1-18-1985		97,906
Atlanta	Fulton	*NCNB National Bank	11-17-1952		603,220
Atlanta	Fulton	Paces Bank & Trust	5-11-1988		13,315
Atlanta	DeKalb	Reliance Trust Company	2-11-1981		974
Atlanta	Cobb	The Business Development Corporation of Georgia,Inc	5-02-1973		
Atlanta	Fulton	The Chattahoochee Bank	2-28-1986	6	229,954
Atlanta	Fulton	*The Enterprise National Bank of Atlanta	6-01-1987		62,049
Atlanta	Fulton	*The First National Bank of Atlanta	-1865		9,155,029
Atlanta	Fulton	The Merchant Bank of Atlanta	5-18-1987	12	148,694
Atlanta	Fulton	The Prudential Bank and Trust Company	7-20-1945		1,180,961
Atlanta	DeKalb	*The Summit National Bank	3-10-1988		57,604
Atlanta	Fulton	*Trust Company Bank	9-21-1891	54	6,820,515
Atlanta	Cobb	*Trust Company Bank of Cobb County, N.A.	1-30-1967		395,839
Atlanta	Cobb	*Vinings Bank & Trust, National Association	10-23-1987		50,557
Augusta	Richmond	Georgia Bank & Trust Company of Augusta	9-07-1988		36,940
Augusta	Richmond	*Trust Company Bank of Augusta, N.A.	8-10-1871		341,310
Bainbridge	Decatur	The First Port City Bank	4-03-1974	1	52,492
Ball Ground	Cherokee	Citizens Bank	9-28-1926	3	81,166
Barnesville	Lamar	*The First National Bank of Barnesville	4-02-1902		56,581
Barnesville	Lamar	United Bank	4-14-1971	1	50,755
Barwick	Brooks	Barwick Banking Company	2-16-1967		4,896
Baxley	Appling	Peoples State Bank & Trust	5-04-1966		27,876
Blackshear	Pierce	Peoples Bank	8-01-1946		44,224
Blackshear	Pierce	*The Blackshear Bank	7-07-1892		29,741
Blairsville	Union	*First National Bank of Union County	1-04-1982		31,195
Blairsville	Union	Union County Bank	2-18-1949	1	132,681
Blakely	Early	Bank of Early	4-03-1941		35,630
Blakely	Early	First State Bank of Blakely	5-06-1937	1	48,341
Blue Ridge	Fannin	Peoples Bank of Fannin County	5-27-1986	1	47,857
Bowdon	Carroll	Trust Company Bank of Carroll County	9-22-1926	3	70,732
Braselton	Jackson	Braselton Banking Company	12-13-1948		5,439

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	ADDIT'L OFFICES	TOTAL **ASSETS
Broxton	Coffee	Broxton State Bank	8-04-1966		21,758
Brunswick	Glynn	*Barnett Bank of Southeast Georgia, N.A.	-1889		210,536
Brunswick	Glynn	The Coastal Bank of Georgia	10-30-1981	6	102,509
Brunswick	Glynn	The First Bank of Brunswick	3-23-1989		13,053
Brunswick	Glynn	*Trust Company Bank of Southeast Georgia, N.A.	-1894		356,600
Buchanan	Haralson	*The First National Bank of Haralson County	3-03-1909		61,700
Buford	Gwinnett	Peoples Bank & Trust	12-20-1983		54,053
Butler	Taylor	The Citizens State Bank	9-04-1926		29,542
Byron	Peach	Middle Georgia Bank	10-30-1962	1	65,797
Cadwell	Laurens	Farmers State Bank	8-23-1972	1	32,563
Cairo	Grady	Cairo Banking Company	11-23-1903	3	77,867
Cairo	Grady	Citizens Bank	12-03-1903	1	13,258
Cairo	Grady	*First National Bank of Grady County	6-19-1918		56,989
Calhoun	Gordon	Georgia Bank & Trust	4-09-1987		71,564
Calhoun	Gordon	*The Calhoun First National Bank	1-12-1905		127,669
Camilla	Mitchell	Bank of Camilla	11-04-1889		45,699
Camilla	Mitchell	Planters & Citizens Bank	9-20-1904		54,821
Canton	Cherokee	Bank of Canton	11-17-1892	5	160,617
Canton	Cherokee	Etowah Bank	1-22-1927	6	142,450
Canton	Cherokee	Security State Bank	3-06-1989		8,554
Carnesville	Franklin	First Bank and Trust	7-18-1960	1	50,265
Carrollton	Carroll	*Carroll National Bank	4-04-1988		30,378
Carrollton	Carroll	Citizens Bank and Trust of West Georgia	11-25-1946	10	134,507
Carrollton	Carroll	The Community Bank of Carrollton	11-06-1987		30,169
Carrollton	Carroll	*West Georgia National Bank of Carrollton	9-16-1946		128,240
Cartersville	Bartow	Bartow County Bank	6-07-1973	3	68,796
Cartersville	Bartow	First Community Bank & Trust	7-13-1988		18,127
Cartersville	Bartow	Peoples Bank of Bartow County	4-23-1984	3	54,064
Cave Spring	Floyd	Bank of Cave Spring	12-15-1966		13,418
Cedartown	Polk	*The First National Bank of Polk County	1-01-1920		72,695
Chatsworth	Murray	Cohutta Banking Company	7-17-1905	4	100,613

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	ADDIT'L OFFICES	TOTAL **ASSETS
Chatsworth	Murray	* The First National Bank of Chatsworth	8-18-1975		45,892
Chester	Dodge	Bank of Dodge County	6-14-1966	1	26,394
Chickamauga	Walker	Bank of Chickamauga	2-16-1910	1	34,024
Clarkesville	Habersham	Habersham Bank	5-13-1904	3	152,355
Claxton	Evans	The Claxton Bank	2-24-1941	2	48,894
Claxton	Evans	Tippins Bank & Trust Company	8-30-1940	1	28,416
Clayton	Rabun	Bank of Clayton	10-18-1984	1	118,375
Clayton	Rabun	First Clayton Bank & Trust Company	6-02-1989		17,269
Clayton	Rabun	Rabun County Bank	5-01-1974	1	43,214
Cleveland	White	* The First National Bank of White County	12-11-1945		101,162
Cleveland	White	White County Bank	12-02-1975	2	77,999
Cobbtown	Tattnall	The Brown Bank	6-24-1970		7,118
Cochran	Bleckley	State Bank of Cochran	12-22-1921		52,406
Cochran	Bleckley	The Citizens Bank of Cochran	4-24-1942	1	34,026
Colquitt	Miller	The Peoples Bank	3-16-1973	2	35,483
Columbus	Muscogee	Barnett Bank of Southwest Georgia	1-17-1990	9	315,030
Columbus	Muscogee	Columbus Bank and Trust Company	12-24-1888	21	1,082,760
Columbus	Muscogee	First Columbus Community Bank & Trust Company	3-21-1988		30,594
Columbus	Muscogee	* SouthTrust Bank of Columbus,N.A.	11-20-1989		14,029
Columbus	Muscogee	* Trust Company Bank of Columbus, N.A.	-1892		319,916
Columbus	Muscogee	Universal Bank	2-26-1990		27,187
Comer	Madison	Merchants and Farmers Bank of Comer, Georgia	10-03-1935	2	32,415
Commerce	Jackson	Community Bank & Trust - Jackson	5-28-1982	2	36,382
Commerce	Jackson	* The First National Bank of Commerce	1-01-1904		98,807
Conyers	Rockdale	Rockdale Community Bank	12-30-1987		26,026
Conyers	Rockdale	Trust Company Bank of Rockdale	10-15-1891	4	201,347
Coolidge	Thomas	Bank of Thomas County	12-18-1911	1	11,802
Cordele	Crisp	Cordele Banking Company	5-31-1927	1	60,360
Cordele	Crisp	First State Bank and Trust Company in Cordele	12-31-1984	1	61,210
Cornelia	Habersham	Community Bank & Trust - Habersham	7-03-1900	6	118,391
Cornelia	Habersham	* First National Bank of Habersham	9-15-1979		111,152

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	ADDIT'L OFFICES	TOTAL **ASSETS
Covington	Newton	*First National Bank of Newton County	8-28-1963		86,366
Covington	Newton	The Bank of Covington	4-10-1901	3	168,696
Crawford	Oglethorpe	The Commercial Bank	9-02-1924		28,035
Crawfordville	Taliaferro	The Peoples Bank	12-08-1947		15,579
Cumming	Forsyth	Lanier Bank & Trust Company	10-06-1986	1	55,671
Cumming	Forsyth	The Peoples Bank of Forsyth County	12-20-1983	2	78,798
Cuthbert	Randolph	First State Bank of Randolph County	12-31-1958	1	32,959
Dahlonega	Lumpkin	Bank of Dahlonega	5-27-1914	1	113,165
Dahlonega	Lumpkin	Lumpkin County Bank	5-06-1981		28,168
Dallas	Paulding	The Citizens Bank, Dallas, Georgia	7-23-1962	5	77,680
Dallas	Paulding	*The First National Bank of Paulding County	2-01-1922		111,865
Dalton	Whitfield	Dalton/Whitfield Bank & Trust	3-23-1989		34,141
Dalton	Whitfield	Hardwick Bank & Trust Company	2-17-1922	4	225,383
Danielsville	Madison	Bank of Danielsville	12-11-1904	2	33,603
Darien	McIntosh	Southeastern Bank	12-08-1888	8	158,061
Dawson	Terrell	Bank of Dawson	6-29-1911		51,572
Dawson	Terrell	Bank of Terrell	3-23-1936	1	57,326
Dawsonville	Dawson	Dawson County Bank	7-01-1953	1	46,465
Decatur	DeKalb	Bank Atlanta	7-28-1986		40,832
Decatur	DeKalb	*Fidelity National Bank	2-12-1974		227,528
Dexter	Laurens	The Knight State Bank	1-30-1967	1	19,457
Donalsonville	Seminole	Commercial State Bank	10-21-1938	1	37,168
Donalsonville	Seminole	Merchants and Farmers Bank	9-24-1925	2	33,466
Douglas	Coffee	Bank South, Douglas	5-11-1971	1	48,129
Douglas	Coffee	Coffee County Bank	6-19-1931		46,310
Douglas	Coffee	Trust Company Bank of Coffee County	5-22-1945	2	115,333
Douglasville	Douglas	Citizens & Merchants State Bank	5-29-1986		36,954
Douglasville	Douglas	Douglas County Bank	5-18-1973	2	32,749
Douglasville	Douglas	The Commercial Bank	4-24-1942	8	155,012
Dublin	Laurens	Farmers and Merchants Bank	5-26-1910	3	151,828
Dublin	Laurens	The Morris State Bank	7-31-1958	1	66,895

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	ADDIT'L OFFICES	TOTAL **ASSETS
Dudley	Laurens	Bank of Dudley	10-02-1905	2	38,419
Duluth	Gwinnett	Citizens Bank of Gwinnett	1-31-1984		68,218
Duluth	Gwinnett	*Gwinnett National Bank	6-01-1989		29,539
East Point	Fulton	First Bank of Georgia	10-06-1987		41,761
Eastman	Dodge	Bank of Eastman	12-28-1918		68,218
Eastman	Dodge	Citizens Bank & Trust Company	3-13-1949	3	64,607
Eatonton	Putnam	Farmers & Merchants Bank	10-30-1922		58,772
Eatonton	Putnam	The Peoples Bank	3-16-1944		41,008
Edison	Calhoun	The Bank of Edison	9-24-1904		33,244
Elberton	Elbert	*First National Bank in Elberton	3-12-1934		109,913
Elberton	Elbert	Granite City Bank	8-31-1984	3	112,493
Ellaville	Schley	Bank of Ellaville	9-10-1910		23,415
Ellijay	Gilmer	First State Bank of Gilmer County	11-05-1973	1	49,319
Ellijay	Gilmer	The Bank of Ellijay	5-21-1914	2	96,947
Evans	Columbia	Citizens Bank & Trust	10-07-1987		32,984
Fairburn	Fulton	Fairburn Banking Company	7-16-1984	1	69,281
Fayetteville	Fayette	Barnett Bank of Fayette County	2-16-1906	2	87,829
Fayetteville	Fayette	Citizens Bank and Trust of Fayette County	8-06-1990		22,413
Fitzgerald	Ben Hill	Bank South, Fitzgerald	5-24-1948	2	53,094
Fitzgerald	Ben Hill	The Bank of Fitzgerald	11-10-1975	1	82,236
Forsyth	Monroe	Monroe County Bank	11-02-1908		32,227
Forsyth	Monroe	The Farmers Bank	3-09-1910		34,810
Fort Oglethorpe	Catoosa	Capital Bank	12-04-1963	1	47,327
Fort Valley	Peach	*First South Bank, N.A.	10-11-1924		133,980
Fort Valley	Peach	The Citizens Bank	12-24-1906	1	50,214
Franklin	Heard	The Bank of Heard County	10-14-1905		26,857
Gainesville	Hall	Gainesville Bank & Trust	7-20-1987	1	51,938
Gainesville	Hall	*Georgia First Bank	4-24-1984		44,419
Gainesville	Hall	*Lanier National Bank	8-01-1989		30,739
Gainesville	Hall	The Citizens Bank	5-19-1913	6	144,400
Gainesville	Hall	*The First National Bank of Gainesville	-1889		827,588

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**Amounts are in thousands as of 12-31-90

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	ADDIT'L OFFICES	TOTAL **ASSETS
Gibson	Glascock	Bank of Gibson	11-07-1905		6,057
Glennville	Tattnall	First Citizens Bank	12-31-1942	1	37,168
Glennville	Tattnall	The Glennville Bank and Trust Company	1-12-1905	1	46,844
Gordon	Wilkinson	The Gordon Bank	6-08-1946		22,075
Gray	Jones	Bank of Gray	8-23-1909		47,478
Greensboro	Greene	Citizens Union Bank	3-09-1946	2	80,516
Greensboro	Greene	The Central and Southern Bank of Greensboro	10-13-1926		60,938
Greenville	Meriwether	The Greenville Banking Company	10-24-1887		18,003
Griffin	Spalding	*First National Bank of Griffin	5-12-1933		137,118
Griffin	Spalding	The Bank of Spalding County	11-12-1986		46,939
Haddock	Jones	Jones County Bank	7-14-1905		3,469
Hahira	Lowndes	Citizens Community Bank	2-12-1927	2	28,242
Hahira	Lowndes	Commercial Banking Company	1-29-1945	1	24,644
Harlem	Columbia	Bank of Columbia County	11-29-1909	3	67,513
Hartwell	Hart	Bank of Hartwell	5-15-1961	1	49,674
Hawkinsville	Pulaski	Planters Bank	2-27-1896	1	43,773
Hawkinsville	Pulaski	The Pulaski Banking Company	7-20-1949		42,938
Hazlehurst	Jeff Davis	Bank of Hazlehurst	10-19-1906	1	38,588
Hiawassee	Towns	Bank of Hiawassee	1-14-1909	1	77,509
Hiawassee	Towns	*Mountain Bank of Georgia	11-08-1983		13,990
Hinesville	Liberty	The Coastal Bank	7-09-1970	3	67,264
Hinesville	Liberty	The Hinesville Bank	9-04-1911	2	84,936
Hiram	Paulding	Community Trust Bank	2-18-1987		34,690
Hogansville	Troup	The Citizens Bank	11-30-1961		21,932
Homer	Banks	Bank of Banks County	6-25-1974	2	40,645
Homerville	Clinch	Empire Banking Company	3-01-1945		37,813
Irwinton	Wilkinson	Wilkinson County Bank	7-16-1907		18,276
Jackson	Butts	McIntosh State Bank	2-14-1964	1	53,074
Jasper	Pickens	Crescent Bank and Trust Company	11-02-1988		20,188
Jasper	Pickens	Jasper Banking Company	1-17-1945		90,612
Jasper	Pickens	Pickens County Bank	8-25-1976		44,558

*Member of Federal Reserve System
**Amounts are in thousands as of 12-31-90

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	ADDIT'L OFFICES	TOTAL **ASSETS
Jefferson	Jackson	* The First National Bank of Jackson County	1-01-1908		51,523
Jeffersonville	Twiggs	Peoples State Bank	12-10-1969		12,858
Jesup	Wayne	* Wayne National Bank	9-26-1990		9,954
Jonesboro	Clayton	Trust Company Bank of Clayton County	10-06-1903	6	135,585
Kennesaw	Cobb	Commercial Exchange Bank	1-10-1985	2	43,533
Kennesaw	Cobb	The Westside Bank & Trust Company	12-27-1989		28,204
Kingsland	Camden	Citizens State Bank	7-28-1981		14,478
Lakeland	Lanier	Farmers and Merchants Bank	4-08-1907		47,328
Lavonia	Franklin	Northeast Georgia Bank	9-20-1940	3	55,998
Lavonia	Franklin	Peoples Bank, Lavonia, Georgia	9-10-1987		26,248
Lawrenceville	Gwinnett	* Commercial Bank of Gwinnett, National Association	7-27-1990		15,298
Lawrenceville	Gwinnett	The Bank of Gwinnett County	9-08-1987	2	53,558
Lawrenceville	Gwinnett	* The Brand Banking Company	6-02-1905	3	188,230
Lawrenceville	Gwinnett	Trust Company Bank of Gwinnett County	1-11-1971	10	262,465
LaFayette	Walker	The Bank of LaFayette, Georgia	11-13-1889	2	91,136
LaGrange	Troup	Commercial Bank & Trust Company of Troup County	7-08-1941	2	99,391
LaGrange	Troup	The Bank of Troup County	6-06-1984		27,428
Leary	Calhoun	Jordan Banking Company	12-30-1965		7,366
Lenox	Cook	Bank of Lenox	6-20-1907	1	13,449
Lincolnton	Lincoln	Farmers State Bank	9-26-1911		40,228
Lithonia	DeKalb	First Southern Bank	3-16-1987		15,358
Lithonia	DeKalb	The Peoples Bank	8-26-1910	1	47,078
Loganville	Walton	Bank of Loganville	5-06-1946		23,479
Louisville	Jefferson	Bank of Jefferson County	1-06-1988		15,147
Louisville	Jefferson	* The First National Bank & Trust Company	1-01-1902		71,468
Lumber City	Telfair	Bank of Lumber City	5-22-1945		9,530
Lumpkin	Stewart	Farmers State Bank	10-21-1911	2	23,967
Lyons	Toombs	Peoples Bank	5-04-1935	2	38,581
Mableton	Cobb	Community Bank & Trust Company	6-12-1985	3	71,608
Macon	Bibb	Bank South, Macon	6-09-1960	10	399,251
Macon	Bibb	First Macon Bank & Trust Company	5-22-1987		47,822

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	ADDIT'L OFFICES	TOTAL **ASSETS
Macon	Bibb	* Security National Bank	11-03-1988		48,079
Macon	Bibb	* Trust Company Bank of Middle Georgia, N.A.	9-12-1912		512,961
Madison	Morgan	Bank of Madison	12-26-1888		38,435
Manchester	Meriwether	F & M Bank and Trust Company	10-07-1947	1	22,364
Mansfield	Newton	The Citizens Bank of Newton County	7-31-1987	1	11,577
Marietta	Cobb	Charter Bank and Trust Co.	10-07-1987		33,102
Marietta	Cobb	Cobb American Bank and Trust Company	9-17-1986	2	97,195
Marietta	Cobb	* First North American National Bank	11-19-1990		28,063
Marietta	Cobb	First Peoples Bank of Cobb County	2-24-1986		56,457
Marietta	Cobb	Georgia Security Bank	8-11-1987		33,411
Martinez	Columbia	* First Columbia Bank	9-26-1983	2	64,134
McDonough	Henry	Founders Guaranty Bank	3-21-1984	2	29,915
McDonough	Henry	* Trust Company Bank of Henry County, N.A.	11-05-1905		106,291
McRae	Telfair	The Merchants & Citizens Bank	3-28-1929		31,655
McRae	Telfair	The Security State Bank	8-23-1972		23,679
Metter	Candler	Metter Banking Company	7-25-1930	1	61,521
Metter	Candler	Pineland State Bank	12-27-1961		22,071
Milan	Telfair	Bank of Milan	12-05-1906		17,002
Milledgeville	Baldwin	Exchange Bank	5-20-1903	2	87,438
Milledgeville	Baldwin	* First National Bank of Baldwin County	7-03-1989		26,553
Milledgeville	Baldwin	The Central & Southern Bank of Georgia	2-28-1874	1	179,037
Milledgeville	Baldwin	The Merchants and Farmers Bank of Milledgeville	3-22-1898	1	84,290
Millen	Jenkins	Bank of Millen	1-04-1893		33,604
Millen	Jenkins	Ogeechee Valley Bank	9-01-1972		22,751
Molena	Pike	First Bank of Pike	10-07-1901	1	11,157
Monroe	Walton	* The National Bank of Walton County	-1891		107,460
Monroe	Walton	Walton Bank & Trust Co.	7-17-1987	1	25,174
Monticello	Jasper	Bank of Monticello	2-08-1964		26,640
Monticello	Jasper	* Bank South, Jasper County, N.A.	9-10-1906		43,643
Morrow	Clayton	* Clayton National Bank	3-08-1990		22,358
Moultrie	Colquitt	American Banking Company	8-13-1971	1	67,092

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**Amounts are in thousands as of 12-31-90

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	ADDIT'L OFFICES	TOTAL **ASSETS
Moultrie	Colquitt	*Moultrie National Bank	1-03-1928		123,336
Mount Vernon	Montgomery	Citizens Bank & Trust Company of Mount Vernon	12-21-1900		26,654
Nashville	Berrien	The Citizens Bank	2-19-1943	1	29,440
Nashville	Berrien	The United Banking Company	7-10-1924	1	28,906
Newington	Screven	Bank of Newington	7-07-1919		12,472
Newnan	Coweta	Bank of Coweta	2-11-1972	5	116,787
Newnan	Coweta	The Bank of Newnan	9-23-1986		36,543
Newton	Baker	Baker County Bank	10-04-1906		16,972
Norcross	Gwinnett	Central Gwinnett Bank	6-17-1986		36,351
Norcross	Gwinnett	First Gwinnett Bank	3-16-1987		41,050
Norcross	Gwinnett	First Security National Bank	6-25-1985		36,719
Ocilla	Irwin	The Bank of Ocilla, Georgia	9-20-1956		33,597
Ocilla	Irwin	The First State Bank of Ocilla	5-11-1943	1	28,320
Omega	Tift	South Georgia Banking Company	4-15-1970	2	62,079
Patterson	Pierce	The Patterson Bank	6-19-1907	1	23,118
Peachtree City	Fayette	Fayette County Bank	3-01-1989		20,434
Peachtree City	Fayette	*Peachtree National Bank	9-11-1986		61,027
Pearson	Atkinson	The Citizens Exchange Bank	1-19-1943		14,014
Pelham	Mitchell	Pelham Banking Company	12-04-1936		38,563
Pembroke	Bryan	The Pembroke State Bank	12-19-1937	1	43,461
Perry	Houston	*Bank South, Houston County, N.A.	8-20-1964		104,919
Perry	Houston	Crossroads Bank of Georgia	9-16-1986		31,420
Perry	Houston	The Bank of Perry	8-20-1889		48,812
Pine Mountain	Harris	First Peoples Bank	12-31-1987		10,468
Pineview	Wilcox	Pineview State Bank	9-20-1910		11,060
Pitts	Wilcox	Pitts Banking Company	6-02-1906	1	20,070
Powder Springs	Cobb	Independent Bank & Trust Company	3-04-1988		29,126
Quitman	Brooks	Bank of Quitman	12-26-1888	1	29,006
Quitman	Brooks	*The Citizens National Bank of Quitman	8-25-1934		29,184
Reidsville	Tattnall	The Tattnall Bank	9-14-1900	1	32,725
Reynolds	Taylor	The Citizens State Bank	9-08-1922		23,347

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**Amounts are in thousands as of 12-31-90

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	ADDIT'L OFFICES	TOTAL **ASSETS
Richmond Hill	Bryan	Bryan Bank & Trust	11-08-1989		16,457
Rincon	Effingham	Effingham Bank & Trust	10-02-1987		21,825
Ringgold	Catoosa	Northwest Georgia Bank	4-08-1983	3	115,539
Riverdale	Clayton	Clayton County Bank & Trust Company	3-27-1989	1	34,070
Riverdale	Clayton	Tara State Bank	2-07-1983	1	90,397
Roberta	Crawford	United Bank of Crawford	1-07-1901		25,251
Rochelle	Wilcox	Rochelle State Bank	7-08-1947		12,088
Rockmart	Polk	United Bank & Trust Company	10-27-1988		13,739
Rome	Floyd	First Rome Bank	11-25-1987	1	56,604
Rome	Floyd	The Georgia State Bank of Rome	4-02-1976	3	91,654
Rome	Floyd	*Trust Company Bank of Northwest Georgia, N.A.	-1977		243,592
Rossville	Walker	Rossville Bank	7-01-1963	2	63,804
Roswell	Fulton	Monogram Credit Card Bank of Georgia	2-22-1988		884,091
Roswell	Fulton	*SouthTrust Bank of Atlanta	2-10-1984	1	84,162
Roswell	Fulton	The Northside Bank & Trust Company	5-12-1987	3	122,906
Royston	Franklin	Tri-County Bank of Royston	8-09-1941	1	69,007
Rutledge	Morgan	Bank of Morgan County	9-24-1898	3	33,901
Sandersville	Washington	Citizens Bank of Washington County	1-06-1965	1	42,026
Sandersville	Washington	The Geo. D. Warthen Bank	3-18-1957	1	61,297
Sandy Springs	Fulton	*Metro Bank	1-19-1984	1	124,227
Sardis	Burke	Bank of Burke County	4-27-1945	1	21,593
Savannah	Chatham	*Ameribank, N.A.	4-30-1985		57,647
Savannah	Chatham	The Carver State Bank	4-29-1947		15,798
Savannah	Chatham	*The Citizens and Southern National Bank	-1887		13,458,315
Savannah	Chatham	*The Savannah Bank National Association	8-22-1990		24,227
Savannah	Chatham	*Trust Company of Georgia Bank of Savannah, N.A.	-1889		409,316
Senoia	Coweta	Farmers and Merchants Bank of Senoia	3-02-1874	2	22,364
Smyrna	Cobb	*Smyrna Bank & Trust Co.	2-28-1985	1	52,311
Snellville	Gwinnett	The Eastside Bank & Trust Company	7-14-1989		35,456
Social Circle	Walton	Georgia Central Bank	12-31-1923	1	36,211
Soperton	Treutlen	The Bank of Soperton	7-16-1906		30,214

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**Amounts are in thousands as of 12-31-90

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	ADDIT'L OFFICES	TOTAL **ASSETS
Sparta	Hancock	Bank of Hancock County	10-18-1904		42,594
Sparta	Hancock	United Security Bank	2-09-1967		8,576
Springfield	Effingham	*First National Bank of Effingham	12-07-1989		9,214
St. Marys	Camden	*First National Bank	7-10-1989		19,712
St.Simons Island	Glynn	Frederica Bank & Trust	2-24-1988		20,630
Stapleton	Jefferson	Bank of Stapleton	3-20-1916		13,754
Statesboro	Bulloch	Farmers & Merchants Bank	2-04-1948	2	48,117
Statesboro	Bulloch	First Bulloch Bank & Trust Company	1-19-1934	3	152,547
Statesboro	Bulloch	Sea Island Bank	3-11-1901	3	136,744
Stockbridge	Henry	*The First National Bank of Henry County	12-11-1990		6,273
Stockbridge	Henry	The First State Bank	9-21-1964	2	114,543
Summerville	Chattooga	Farmers & Merchants Bank	2-05-1926	3	101,430
Summerville	Chattooga	*First National Bank of Chattooga County	5-22-1968		27,212
Swainsboro	Emanuel	Spivey State Bank	8-27-1964	2	56,742
Swainsboro	Emanuel	The Central Bank	10-27-1920		40,044
Swainsboro	Emanuel	The Citizens Bank of Swainsboro	11-10-1900		41,198
Sylvania	Screven	Farmers and Merchants Bank	2-18-1946	1	52,836
Sylvester	Worth	Sylvester Banking Company	7-05-1898	1	42,491
Talbotton	Talbot	The Peoples Bank of Talbotton	12-09-1890		17,724
Tallapoosa	Haralson	Commercial Bank	12-09-1971	3	25,517
Tennille	Washington	Bank South, Washington County	4-04-1900	1	46,542
Thomaston	Upson	Bank of Upson	6-23-1951	1	85,653
Thomaston	Upson	West Central Georgia Bank	12-13-1973	2	46,358
Thomasville	Thomas	Commercial Bank	7-03-1916	2	165,563
Thomasville	Thomas	First Merchants Bank	6-24-1971	1	18,746
Thomson	McDuffie	Bank of Thomson	1-21-1985	3	107,030
Thomson	McDuffie	McDuffie Bank & Trust	4-05-1988		24,907
Tifton	Tift	First Community Bank of Tifton	12-21-1936	2	87,158
Tifton	Tift	The Citizens Bank of Tifton	2-24-1948	1	59,763
Tifton	Tift	Tifton Bank & Trust Company	11-06-1987	1	54,047
Toccoa	Stephens	Liberty Bank & Trust	3-15-1984		14,247

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**Amounts are in thousands as of 12-31-90

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	ADDIT'L OFFICES	TOTAL **ASSETS
Toccoa	Stephens	The Bank of Toccoa	8-10-1911	2	71,643
Toccoa	Stephens	The Citizens Bank	12-31-1986	2	86,388
Trenton	Dade	Bank of Dade	7-05-1955		42,309
Trenton	Dade	Citizens Bank and Trust, Inc.	12-04-1987	2	30,513
Tucker	DeKalb	*Mountain National Bank	8-02-1988		46,991
Twin City	Emanuel	Durden Banking Company, Incorporated	6-26-1935		26,221
Union City	Fulton	The Southside Bank & Trust Company	7-14-1988	1	51,607
Union Point	Greene	The Farmers Bank	9-06-1911	1	39,447
Uvalda	Montgomery	Altamaha Bank and Trust Company	5-02-1966	1	48,319
Valdosta	Lowndes	First State Bank and Trust Company of Valdosta	1-22-1906	5	140,628
Valdosta	Lowndes	The Park Avenue Bank	6-28-1971	3	76,911
Valdosta	Lowndes	Valdosta Bank and Trust	6-20-1989		14,117
Vidalia	Toombs	Brice Banking Company, Inc.	9-07-1965	1	31,926
Vidalia	Toombs	Darby Bank and Trust Company	6-22-1934		43,035
Vienna	Dooly	Bank of Dooly	11-10-1975		28,438
Vienna	Dooly	Citizens Bank	6-24-1931	3	55,841
Villa Rica	Carroll	Bank of Villa Rica	9-30-1986		59,062
Wadley	Jefferson	Bank of Wadley	1-29-1902		23,748
Warner Robins	Houston	CB&T Bank of Middle Georgia	11-16-1983	3	110,137
Warrenton	Warren	Citizens Bank	4-14-1902		26,030
Washington	Wilkes	Farmers and Merchants Bank	8-10-1949	2	92,334
Watkinsville	Oconee	Bank of Georgia	10-19-1984		23,302
Watkinsville	Oconee	Oconee State Bank	6-05-1959	2	76,064
Waycross	Ware	Bank South, Waycross	5-22-1956	5	170,195
Waycross	Ware	Waycross Bank & Trust	9-04-1987		37,614
Waynesboro	Burke	*The First National Bank of Waynesboro	1-01-1905		39,454
West Point	Troup	*First National Bank of West Point	1-13-1906		89,568
Willacoochee	Atkinson	The Peoples Bank	1-04-1952		13,717
Winder	Barrow	Barrow Bank & Trust Company	7-20-1987		34,894
Winder	Barrow	The Peoples Bank	10-29-1926	3	74,495
Winterville	Clarke	*Southern Heritage Savings Bank	4-02-1985		14,746

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	ADDIT'L OFFICES	TOTAL **ASSETS
Woodbury	Meriwether	The Woodbury Banking Company	9-29-1902		19,436
Woodland	Talbot	Talbot State Bank	11-18-1907		17,749
Woodstock	Cherokee	First Community Bank of Cherokee	2-19-1987	1	50,284
Woodstock	Cherokee	* First National Bank of Cherokee	10-17-1988		17,206
Woodstock	Cherokee	* North Georgia National Bank	7-30-1990		16,217
Wrens	Jefferson	First State Bank	2-25-1964		33,460
Wrightsville	Johnson	Bank of Wrightsville	12-17-1986		39,520
Zebulon	Pike	United Bank of Pike	3-18-1905	1	54,400

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**Amounts are in thousands as of 12-31-90

LIST OF STATE-CHARTERED CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL **ASSETS
Albany	Dougherty	Albany Federal Employees Credit Union	12-14-33	5,238
Athens	Clarke	Athens Division Credit Union	3-07-29	4,868
Athens	Clarke	Dairy-Pak Athens Credit Union	3-25-57	532
Athens	Clarke	Educators' Credit Union	5-18-59	349
Atlanta	Fulton	American Heritage Credit Union	11-07-80	15,480
Atlanta	DeKalb	Associated Credit Union	1-23-56	33,597
Atlanta	Fulton	Atlanta City Employees Credit Union	8-30-28	19,781
Atlanta	Fulton	Atlanta Coca-Cola Bottling Co. Employees' The	5-04-73	6,643
Atlanta	Fulton	Atlanta Cooperative Credit Association	2-02-39	562
Atlanta	Fulton	Atlanta Postal Credit Union	11-03-25	438,438
Atlanta	Fulton	Atlantic Steel Credit Union	11-26-26	10,707
Atlanta	Fulton	AMILSCO Credit Union	2-24-60	28
Atlanta	Fulton	Delta Employees Credit Union	3-08-40	611,666
Atlanta	DeKalb	Federal Employees Credit Union (The)	3-31-30	186,730
Atlanta	Fulton	Georgia Department of Human Resources Cr. Un.	7-30-51	7,691
Atlanta	Fulton	Georgia Department of Labor Credit Union	1-05-40	3,390
Atlanta	Fulton	Georgia Department of Public Safety Cr. Un.	6-22-70	2,987
Atlanta	Fulton	Georgia DOT Credit Union	11-19-51	17,134
Atlanta	Fulton	Georgia State Dept. of Education Credit Union	3-15-54	5,712
Atlanta	Fulton	Georgia Telco Credit Union	12-06-43	460,192
Atlanta	Fulton	GPC Credit Association	6-10-74	8,510
Atlanta	Dekalb	GTA Credit Union	10-01-75	4,259
Atlanta	Fulton	H M B Employees Credit Union	1-11-73	4,450
Atlanta	Fulton	Hospital Authority Credit Union	5-15-46	11,593
Atlanta	Fulton	IBEW Local 613 Credit Union	7-21-80	1,675
Atlanta	Fulton	Mead Employees' Credit Union	4-30-28	4,674
Atlanta	DeKalb	Mutual Savings Credit Union	12-23-33	29,967
Atlanta	Fulton	Piedmont Hospital Credit Union	3-29-74	2,816
Atlanta	Fulton	Pinnacle Credit Union	11-26-26	33,579
Atlanta	DeKalb	Reliance Credit Union	1-23-78	12,951
Atlanta	Fulton	Rich's Employees Credit Union	3-04-38	16,988
Atlanta	Fulton	S.M.C.R.C. Credit Union	1-10-39	384
Atlanta	Fulton	Sewell Employees' Credit Union	1-14-75	1,021

**Amounts are in thousands as of 12-31-90

LIST OF STATE-CHARTERED CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL **ASSETS
Atlanta	Fulton	Southern Freight Bureau Employees Cr. Union	11-19-35	261
Atlanta	Fulton	State Employees Credit Union	11-14-61	28,275
Atlanta	Fulton	Thrift (THE)	10-24-28	12,289
Augusta	Richmond	Health Center Credit Union	1-16-76	7,449
Augusta	Richmond	King Mill Savings & Credit Association	6-30-27	5,827
Augusta	Richmond	Richmond Co.Health Dept. Employees Cr. Union	12-20-52	347
Bainbridge	Decatur	Amoco Fabrics Company Credit Association	1-31-75	3,376
Baldwin	Banks	Fieldale Credit Union	10-10-80	3,887
Buford	Gwinnett	Lovable Credit Union	11-05-84	228
Carnesville	Franklin	Bulldog Trucking Employees Credit Union	2-16-84	184
Carrollton	Carroll	Fashion Star Employees Credit Union	1-04-85	173
Chatsworth	Murray	Tri-State Credit Association, Inc.	10-02-81	498
Columbus	Muscogee	Columbus Health & Hospital Credit Union	11-25-53	1,870
Columbus	Muscogee	Columbus Postal Credit Union	1-07-27	21,703
Columbus	Muscogee	Columbus Regional Hospital Credit Union	7-18-75	229
Columbus	Muscogee	Gas Light Employees Credit Union	11-12-57	- 283
Columbus	Muscogee	Swift Credit Union	2-26-65	1,471
Columbus	Muscogee	Tom's Credit Association	11-03-81	2,806
Coosa	Floyd	Rome Kraft Employees Credit Union	3-31-55	8,212
Cordele	Crisp	Harris Employees Credit Union	5-19-47	620
Cornelia	Habersham	Ethicon Credit Union	1-30-79	3,924
Cornelia	Habersham	Statco Credit Union	1-18-65	1,242
Cuthbert	Randolph	Day Company Inc., Employees Credit Union	6-10-81	20
Dalton	Whitfield	N.G.E.M.C. Credit Union	8-27-52	1,060
Dalton	Whitfield	Whitfield County Postal Employees	5-02-51	745
Decatur	Dekalb	Decatur Postal Employees Credit Union	10-30-51	6,307
Decatur	DeKalb	Kraft Employees Credit Union	5-29-34	6,740
Decatur	DeKalb	Woodco Credit Union (The)	6-17-53	540
Douglas	Coffee	Coffee General Hospital Employees Cr. Union	3-03-72	273
Dry Branch	Bibb	Dry Branch Credit Union	1-08-51	1,434
Dublin	Laurens	Dublin Federal Employees Credit Union	1-16-51	2,794
Duluth	Gwinnett	Georgia Central Credit Union	5-01-36	644,127
East Point	Fulton	Colonial Credit Union	8-[illegible]3-29	11,205

**Amounts are in thousands as of 12-31-90

LIST OF STATE-CHARTERED CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL **ASSETS
East Point	Fulton	East Point Municipal Employees Credit Union	3-06-41	600
East Point	Fulton	Fulton Teachers Credit Union	11-02-30	15,398
Fitzgerald	Ben Hill	P. H. P. Credit Association	4-05-76	1,531
Forest Park	Clayton	Employees Savings & Credit Association	8-21-80	3,979
Ft. McPherson	Fulton	Ft. McPherson Credit Union	7-23-48	9,690
Gainesville	Hall	HCH Employees' Credit Union	10-15-74	1,083
Garden City	Chatham	G. P. A. Credit Union	11-17-52	3,082
Glynco	Glynn	Glynn County Federal Employees Credit Union	4-03-53	5,159
Gordon	Wilkinson	White Gold Credit Union	5-15-79	974
Griffin	Spalding	Sunbelt Credit Union	3-09-72	2,876
Hapeville	Fulton	Hapeville Auto Employees Credit Union	7-09-82	9,174
Hapeville	Fulton	Hapeville Employees' Credit Union	3-29-79	1,819
Hazlehurst	Jeff Davis	Patchogue-Plymouth Employees Credit Union	8-15-68	6,699
Helen	White	Orbit Savings & Credit Association	9-27-77	463
Jonesboro	Clayton	Tara Credit Union	1-05-71	10,381
LaFayette	Walker	Roper Corporation Employees Credit Union	3-29-74	705
Macon	Bibb	City Employees' Credit Union	2-28-51	1,611
Macon	Bibb	Federal Employees Credit Union	2-01-26	4,384
Macon	Bibb	Macon Firemen's Credit Union	4-18-42	1,098
Macon	Bibb	Macon Kraft Employees Credit Union	1-31-49	7,218
Macon	Bibb	Macon Oil Processors Credit Union	3-12-46	2,415
Macon	Bibb	Macon Police Credit Union	10-02-50	469
Macon	Bibb	Macon Water Works Credit Union	7-11-50	226
Macon	Bibb	Medical Center of Central Ga. Credit Union	12-01-71	4,917
Macon	Bibb	Smith and Sons Employees Credit Union	6-07-73	628
Marietta	Cobb	C-MAR Credit Union	10-29-64	12,567
Marietta	Cobb	Chevron Southern Credit Union	11-23-33	1,962
Marietta	Cobb	Kennestone Regional Credit Union	6-10-81	6,521
McIntyre	Wilkinson	Engelhard Employees' Credit Union	3-04-80	440
Milledgeville	Baldwin	Baldwin Co. Hospital Employees Credit Union	1-06-58	1,088
Milledgeville	Baldwin	Central State Hospital Credit Union	8-28-52	8,359
Montezuma	Macon	Southern Frozen Foods Employees Credit Union	11-22-72	397
Moultrie	Colquitt	Moultrie Container Employees Credit Union	3-01-83	499

**Amounts are in thousands as of 12-31-90

LIST OF STATE-CHARTERED CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL **ASSETS
Nashville	Berrien	Nashville Mills Employees Credit Association	11-21-72	5,486
Norcross	Gwinnett	Genuine Parts Credit Union	1-25-37	3,470
Norcross	Gwinnett	Rock-Tenn Company Employees Credit Union	7-30-74	3,839
Pine Mountain	Harris	Callaway Gardens Credit Association	7-26-77	804
Ringgold	Catoosa	Salem Carpet Credit Union	7-06-73	3,267
Rome	Floyd	Floyd County Postal Employees Credit Union	4-17-26	1,220
Rome	Floyd	Northwest Georgia Credit Union	11-25-81	16,051
Savannah	Chatham	Family Lines Credit Union of Savannah	12-29-28	5,734
Savannah	Chatham	Health Employees Chatham County Credit Union	8-01-55	1,350
Savannah	Chatham	Savannah Electric & Power Employee Cr. Union	4-11-39	2,842
Savannah	Chatham	Savannah Federal Credit Union	6-10-31	5,051
Savannah	Chatham	Savannah J-Mers Credit Union	9-18-64	607
Savannah	Chatham	Savannah Postal Credit Union	6-23-52	5,443
Savannah	Chatham	Savannah Regional Hospital Credit Union	4-17-72	484
Savannah	Chatham	Workmen's Circle Credit Union	2-06-50	8,578
Sea Island	Glynn	Sea Island Employees Credit Union	5-27-80	8,820
Statesboro	Bulloch	Central Ogeechee River Educators Credit Union	6-21-74	4,776
Tallapoosa	Haralson	Dixisteel Credit Union	4-16-62	
Thomasville	Thomas	Davis Employees Credit Association	10-13-70	870
Thomasville	Thomas	Flowers Employees Credit League	11-17-71	11,443
Toccoa	Stephens	North Georgia Credit Union	3-29-82	6,689
Toccoa	Stephens	Wright Manufacturing Employees Credit Union	11-18-63	2,906
Valdosta	Lowndes	Southern Pine Credit Union	7-30-54	17,986
Valdosta	Lowndes	Valdosta Educators Credit Union	11-28-72	2,250
Warner Robins	Houston	Warner Robins Employees Credit Union	10-09-69	3,358
Wrens	Jefferson	Georgia-Tennessee Mining & Chemical Employees	3-31-70	58

**Amounts are in thousands as of 12-31-90

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT OF REPORTS OF CONDITION OF STATE AND NATIONAL BANKS IN GEORGIA
AS OF DECEMBER 31, 1990
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1989
(Amounts in Millions)

	December 31, 1990 408 Banks *	December 31, 1989 392 Banks *
ASSETS		
Gross Loans	43,533	40,221
Reserve for Loan Losses	(754)	(587)
Unearned income	(202)	(242)
Net Loans	42,577	39,392
Lease Finance Receivables	660	766
Interest Bearing Depository Balances	1,191	1,672
Securities	13,038	11,331
Trade Account	194	245
Federal Funds Sold and Securities Purchased under Agreement to Resell	3,344	3,657
TOTAL EARNING ASSETS	61,004	57,063
Cash and Non-Interest Bearing Depository Balances	5,757	5,334
Bank Premises, Furniture and Fixtures	1,222	1,139
Other Real Estate Owned	353	164
Intangible Assets	200	159
All Other Assets	1,717	1,317
TOTAL ASSETS	70,253	65,176
LIABILITIES		
Demand Deposits of IPC - Domestic	10,198	9,844
Time and Savings Deposits of IPC - Domestic	39,190	36,262
Deposits in Foreign Offices	498	571
Deposits of U.S. Government	346	322
Deposits of State, Counties, and Municipalities	2,705	2,593
Certified and Officers' Checks	213	222
All Other Deposits	32	27
TOTAL DEPOSITS	53,182	49,841
Federal Funds Purchased and Securities Sold under Agreement to Repurchase	7,939	7,336
Other Liabilities for Borrowed Money	1,383	1,113
Mortgage Indebtedness	49	39
All Other Liabilities	1,674	1,468
TOTAL LIABILITIES	64,227	59,797
Subordinated Notes and Debentures	98	277
EQUITY CAPITAL		
Preferred Stock	164	165
Common Stock	587	535
Surplus	2,632	2,010
Undivided Profits and Capital Reserves	2,545	2,392
TOTAL EQUITY CAPITAL	5,928	5,102
TOTAL LIABILITIES, SUBORDINATED NOTES AND DEBENTURES, AND EQUITY CAPITAL	70,253	65,176

* Includes one savings bank; does not include two trust companies.

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES
OF STATE AND NATIONAL BANKS IN GEORGIA
FOR CALENDAR YEARS ENDING DECMBER 31, 1990, AND DECEMBER 31, 1989
(Amounts in Millions)

	December 31, 1990 408 Banks *	December 31, 1989 392 Banks *
INTEREST INCOME		
Interest and Fees on Loans	5,038	5,268
Income from Lease Financing	65	74
Interest on Balances with Depository Institutions	102	142
Income on Federal Funds Sold and Securities Purchased under Agreement to Resell	234	264
Interest and Dividends from Securities	1,075	417
Trading Account Interest	15	10
TOTAL INTEREST INCOME	6,529	6,175
INTEREST EXPENSE		
Interest on Deposits	2,909	2,866
Expense on Federal Funds Purchased and Securities Sold under Agreement to Repurchase	662	638
Interest on Other Borrowed Money	48	40
Interest on Mortgages and Leases	3	4
Interest on Subordinated Notes and Debentures	21	32
TOTAL INTEREST EXPENSE	3,643	3,580
NET INTEREST INCOME	2,886	2,595
TOTAL NONINTEREST INCOME	974	898
OVERHEAD EXPENSE		
Salaries and Employee Benefits	1,091	1,096
Net Occupancy Expense of Bank Premises and Equipment Expenses	337	341
Other Noninterest Expenses	1,063	889
TOTAL OVERHEAD EXPENSES	2,491	2,326
PROVISION FOR LOAN LOSSES	577	313
SECURITIES GAINS AND LOSSES	15	20
NET OPERATING INCOME BEFORE TAXES	807	874
APPLICABLE INCOME TAXES	194	200
NET OPERATING INCOME AFTER TAXES	613	674
EXTRAORDINARY INCOME OR EXPENSES, NET	3	2
NET INCOME	616	676

* Includes one savings bank; does not include two trust companies.

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT OF REPORTS OF CONDITION OF STATE CREDIT UNIONS IN GEORGIA
AS OF DECEMBER 31, 1990
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1989
(AMOUNTS IN THOUSANDS)

	Dec. 31 1990	% Total Assets	Dec. 31 1989	% Total Assets	Amount + or -	% + or -
Number of Credit Unions	124		130			
Number of Primary Members	512,812		503,221			
ASSETS						
Cash and Demand Deposits	57,118	1.9%	47,503	1.8%	9,615	20.2%
U.S. Govt. Obligations	524,914	17.5%	424,878	16.3%	100,036	23.5%
Corporate Credit Unions	1,008,495	33.7%	707,679	27.2%	300,816	42.5%
Other Investments	215,217	7.2%	254,528	9.8%	(39,311)	-15.4%
Net Loans	1,148,473	38.3%	1,129,102	43.4%	19,371	1.7%
Fixed Assets	13,158	0.4%	11,885	0.5%	1,273	10.7%
Other Assets	29,410	1.0%	28,685	1.0%	725	2.5%
TOTAL ASSETS	2,996,785	100.0%	2,604,260	100.0%	392,525	15.1%
LIABILITIES						
Share Drafts	183,111	6.1%	162,240	6.2%	20,871	12.9%
All Other Deposits	2,553,913	85.2%	2,211,759	84.9%	342,154	15.5%
Div./Interest Payable	15,063	0.5%	13,526	0.5%	1,537	11.4%
Notes Payable	10,416	0.4%	9,611	0.4%	805	8.4%
Accounts Payable and Other Liabilities	17,907	0.6%	13,979	0.6%	3,928	28.1%
TOTAL LIABILITIES	2,780,410	92.8%	2,411,115	92.6%	369,295	15.3%
EQUITY CAPITAL						
Member Shares	7,031	0.2%	7,104	0.3%	(73)	-1.0%
Reserves	79,492	2.7%	78,627	3.0%	865	1.1%
Undivided Earnings	129,852	4.3%	107,414	4.1%	22,438	20.9%
TOTAL EQUITY CAPITAL	216,375	7.2%	193,145	7.4%	23,230	12.0%
TOTAL LIABILITIES AND EQUITY CAPITAL	2,996,785	100.0%	2,604,260	100.0%	392,525	15.1%

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSE
OF
STATE-CHARTERED CREDIT UNIONS IN GEORGIA
FOR
CALENDAR YEARS ENDING DECEMBER 31, 1990 AND DECEMBER 31, 1989

	Dec. 31 1990	% Total Income	Dec. 31 1989	% Total Income	Amount + or -	% + or -
OPERATING INCOME						
Interest On Loans	135,595	43.3%	128,345	47.4%	7,250	5.6%
Income from investments	164,937	52.7%	131,780	48.6%	33,157	25.2%
Other Income	12,326	4.0%	10,910	4.0%	1,416	13.0%
TOTAL OPERATING INCOME	312,858	100.0%	271,035	100.0%	41,823	15.4%
OPERATING EXPENSES						
Employee Comp. & Benefits	25,180	8.0%	22,802	8.4%	2,378	10.4%
Office Expenses	14,488	4.6%	13,346	4.9%	1,142	8.6%
Interest on Borrowed Money	23,823	7.6%	10,450	3.9%	13,373	128.0%
Other Expenses	15,996	5.1%	14,975	5.5%	1,021	6.8%
TOTAL OPERATING EXPENSES	79,487	25.4%	61,573	22.7%	17,914	29.1%
Income before Reserve Transfers and Securities Gains and Losses	233,371	74.6%	209,462	77.3%	23,909	11.4%
Net Reserve Transfer	19,667	6.3%	12,254	4.6%	7,413	60.5%
Income before Securities Gains and Losses	213,704	68.3%	197,208	72.7%	16,496	8.4%
Securities Gains/Losses, Net	(6)	.0	(49)	0.0%	43	-87.8%
Other Nonoperating Gains/Losses	709	0.2%	186	0.1%	523	281.2%
NET INCOME AVAILABLE FOR DIVIDENDS	214,407	68.5%	197,345	72.8%	17,062	8.6%
Dividends/Interest on Shares and Deposits	197,041	63.0%	175,399	64.7%	21,642	12.3%
NET INCOME RETAINED	17,366	5.5%	21,946	8.1%	(4,580)	-20.9%

LIST OF BRANCH BANKS APPROVED

NAME OF BANK	CHARTER COUNTY	BRANCH COUNTIES
First State Bank & Trust Company Albany	Dougherty	Clay, Decatur, Lee, Randolph
Security Bank and Trust Company of Albany Albany	Dougherty	Miller
Trust Company Bank of South Georgia, National Association Albany	Dougherty	Ben Hill, Irwin, Mitchell, Terrell, Thomas, Tift, Worth
Citizens Bank of Americus Americus	Sumter	Webster
Trust Company Bank of Northeast Georgia, National Association Athens	Clarke	Morgan
Bank South, National Association Atlanta	Fulton	Barrow, Chatham, Clarke, Clayton, Cobb, DeKalb, Forsyth, Gwinnett, Muscogee, Rockdale, Spalding
Barnett Bank of Atlanta Atlanta	Cobb	Fulton, DeKalb, Gwinnett
The Chattahoochee Bank Atlanta	Fulton	Cobb, DeKalb
Citizens Trust Bank Atlanta	Fulton	DeKalb
Citizens and Southern Trust Company (Georgia) National Association Atlanta	Fulton	Bibb, Chatham, Clarke, DeKalb, Doughtery, Floyd, Lowndes, Richmond, Troup
First American Bank, National Association Atlanta	Fulton	Clayton, Cobb, DeKalb, Gwinnett
The First National Bank of Atlanta Atlanta	Fulton	Bartow, Bibb, Bulloch, Chatham, Cherokee,Clayton, Cobb, Colquit, DeKalb, Fayette, Forsyth, Gordon, Gwinnett, Hall, Houston, Lumpkin, Macon, Richmond,Sumter, Tift, Walton, Wayne, Whitfield

LIST OF BRANCH BANKS APPROVED

NAME OF BANK	CHARTER COUNTY	BRANCH COUNTIES
First Union National Bank of Georgia Atlanta	Fulton	Bibb, Burke, Chatham, Chattahoochee, Cobb, Columbia, Coweta, DeKalb, Fayette, Floyd, Gwinnett, Haralson, Harris, Henry, Lowndes, Muscogee, Pike, Richmond, Screven, Spalding, Toombs, Ware, Whitfield, Wilkes
Trust Company Bank Atlanta	Fulton	Cayman Islands, Cherokee, DeKalb, Douglas
Trust Company Bank of Augusta, National Association Augusta	Richmond	McDuffie
American National Bank of Brunswick Brunswick	Glynn	Appling, Camden, Wayne
Barnett Bank of Southeast Georgia, National Association Brunswick	Glynn	Camden, Wayne
The Coastal Bank of Georgia Brunswick	Glynn	Camden
Trust Company Bank of Southeast Georgia, National Association Brunswick	Glynn	Appling, Ware, Wayne
Cairo Banking Company Cairo	Grady	Thomas
Citizens Bank and Trust of West Georgia Carrollton	Carroll	Haralson
Cohutta Banking Company Chatsworth	Murray	Walker
Barnett Bank of Southwest Georgia Columbus	Muscogee	Grady, Lowndes, Meriwether, Thomas
Columbus Bank and Trust Company Columbus	Muscogee	Chattahoochee, Macon, Marion, Meriwether
Trust Company Bank of Columbus, N.A. Columbus	Muscogee	Troup

LIST OF BRANCH BANKS APPROVED

NAME OF BANK	CHARTER COUNTY	BRANCH COUNTIES
The First National Bank of Commerce Commerce	Jackson	Habersham, Oglethorpe
Southeastern Bank Darien	McIntosh	Brantley, Camden, Charlton, Coffee, Jeff Davis
Fidelity National Bank Decatur	DeKalb	Fulton
The Bank of Ellijay Ellijay	Gilmer	Murray
First South Bank, National Association Fort Valley	Peach	Ben Hill, Coweta, Johnson, Jones, Macon, Newton, Turner
Citizens Community Bank Hahira	Lowndes	Brooks
The Coastal Bank Hinesville	Liberty	Chatham, Long
The First National Bank & Trust Company Louisville	Jefferson	Burke
Bank South, Macon Macon	Bibb	Monroe
Trust Company Bank of Middle Georgia, National Association Macon	Bibb	Houston
Bank of Coweta Newnan	Coweta	Meriwether
First Security National Bank Norcross	Gwinnett	Ben Hill, Coweta, Johnson, Jones, Macon, Newton, Peach, Turner
Trust Company Bank of Northwest Georgia, National Association Rome	Floyd	Polk

LIST OF BRANCH BANKS APPROVED

NAME OF BANK	CHARTER COUNTY	BRANCH COUNTIES
The Citizens and Southern National Bank Savannah	Chatham	Bartow, Ben Hill, Bibb, Butts, Carroll, Clarke, Clayton, Cobb, Colquitt, Coweta, Decatur, DeKalb, Dougherty, Douglas, Effingham, Fannin, Fayette, Floyd, Fulton, Gwinnett, Hart, Henry, Houston, Laurens, Lowndes, Polk, Richmond, Rockdale, Thomas, Tift, Troup, Upson, Whitfield
Trust Company Bank of Savannah Savannah	Chatham	Appling, Glynn, Ware, Wayne
Bank South, Waycross Waycross	Ware	Camden, Charlton

APPLICATIONS TO ESTABLISH A BANK OFFICE, BRANCH, OR FACILITY, AND PERMITS TO BEGIN BUSINESS

FINANCIAL INSTITUTION	BANK OFFICE, BRANCH, OR FACILITY	APPROVAL DATE	BEGIN BUSINESS DATE
Bank of Adairsville Adairsville	Public Square Office (Result of Main Office Relocation) 116 Public Square Adairsville 30103	Rescinded	
Ashburn Bank Ashburn	College Avenue Office (Result of Main Office Relocation) 205 College Avenue Ashburn 31714	5-21-90	
Commercial Bank of Georgia Atlanta	Alpharetta Office 175 Haynes Bridge Road Alpharetta 30201	9-12-90	
The Chattahoochee Bank Atlanta	Winters Chapel Banking House Branch 4594 Winters Chapel Rd Atlanta 30360	8-03-89	5-21-90
Trust Company Bank Atlanta	Haynes Bridge Office 9119 Haynes Bridge Road Alpharetta 30201	7-06-90	
Trust Company Bank Atlanta	Windward Parkway Office 5475 Windward Parkway W. Alpharetta 30201	7-06-90	
Trust Company Bank Atlanta	Woodstock Office 1522 Highway 92 Woodstock 30188	5-15-89	10-09-90
Georgia Bank & Trust Company of Augusta Augusta	Southside Office 3111 Peach Orchard Road Augusta 30906	7-20-90	

APPLICATIONS TO ESTABLISH A BANK OFFICE, BRANCH, OR FACILITY, AND PERMITS TO BEGIN BUSINESS

FINANCIAL INSTITUTION	BANK OFFICE, BRANCH, OR FACILITY	APPROVAL DATE	BEGIN BUSINESS DATE
Peoples Bank of Fannin County Blue Ridge	McCaysville Office Harpertown and West Tennessee Ave. McCaysville 30555	Pending	
Farmers & Merchants Bank Brooklet	Brooklet Office 29 North Parker Avenue Brooklet 30415	6-14-89	
The Coastal Bank of Georgia Brunswick	Gloucester Street Office 800 Gloucester Street Brunswick 31520	Rescinded	
The Coastal Bank of Georgia Brunswick	St. Simons Office 1625 Frederica Road St.Simons Island 31522	7-27-90	10-12-90
Georgia Bank & Trust Calhoun	North 41 Office 940 N. Wall Street Calhoun 30701	6-07-90	
Etowah Bank Canton	Highway 92 East Office 5178 Highway 92 Woodstock 30188	12-18-89	4-16-90
The Citizens Bank of Cochran Cochran	Cochran Office 128 Second Street Cochran 31014	7-05-90	11-13-90
Southeastern Bank Darien	Coffee Office 620 S. Peterson Street Douglas 31533	Pending	

APPLICATIONS TO ESTABLISH A BANK OFFICE, BRANCH, OR FACILITY, AND PERMITS TO BEGIN BUSINESS

FINANCIAL INSTITUTION	BANK OFFICE, BRANCH, OR FACILITY	APPROVAL DATE	BEGIN BUSINESS DATE
Southeastern Bank Darien	Charlton Office 701 S Second Street Folkston 31537	Pending	
Southeastern Bank Darien	Camden Office 2521 Osborne Road St. Marys 31558	Pending	
The Knight State Bank Dexter	Banking Office No. 2 201 North Jefferson Street Dublin 31021	12-08-89	2-15-90
Coffee County Bank Douglas	Westside Office 101 North West Bowens Mill Road Douglas 31533	7-31-90	
Citizens Bank of Gwinnett Duluth	Sweetbottom Office Ste. 8i, Peachtree Hill Shpg. Cen. Peachtree Ind. Blvd./Pleasant Hill Duluth 30136	Rescinded	
The Bank of Ellijay Ellijay	Mountain Parkway Office 214 Maddox Drive East Ellijay 30539	11-03-88	3-12-90
Citizens Bank & Trust Evans	Brandon Wilde Facility Brandon Wilde Life Care Community 4275 Ownes Road Evans 30809	10-18-90	

APPLICATIONS TO ESTABLISH A BANK OFFICE, BRANCH, OR FACILITY, AND PERMITS TO BEGIN BUSINESS

FINANCIAL INSTITUTION	BANK OFFICE, BRANCH, OR FACILITY	APPROVAL DATE	BEGIN BUSINESS DATE
The Citizens Bank Fort Valley	Fort Valley Office 216 North Macon Street Fort Valley 31030	7-05-90	11-13-90
Gainesville Bank & Trust Gainesville	Oakwood Office 3725 Mundy Mill Road Oakwood 30566	6-14-89	8-01-90
The Citizens Bank Gainesville	Ingles Supermarket Bank Office 3320 Thompson Bridge Road Gainesville 30501	1-02-90	2-21-90
Citizens Community Bank Hahira	Valdosta Office 400 North Valdosta Road Valdosta 31602	11-13-89	12-01-90
Commercial Banking Company Hahira	Valdosta Office 3200 Country Club Drive Valdosta 31079	8-02-88	3-12-90
Community Trust Bank Hiram	Dallas Office 100 Hardee Street Dallas 30132	11-26-90	
Bank of Banks County Homer	Banks Crossing Office U.S. 441 and Industrial Park Road Commerce 30529	3-26-90	11-01-90
The Brand Banking Company Lawrenceville	Hurricane Shoals Office 141 Hurricane Shoals Road Lawrenceville 30245	8-01-88	4-23-90

APPLICATIONS TO ESTABLISH A BANK OFFICE, BRANCH, OR FACILITY, AND PERMITS TO BEGIN BUSINESS

FINANCIAL INSTITUTION	BANK OFFICE, BRANCH, OR FACILITY	APPROVAL DATE	BEGIN BUSINESS DATE
Trust Company Bank of Gwinnett County Lawrenceville	Beaver Ruin Office 2125 Beaver Ruin Road Norcross 30071	11-28-89	7-18-90
Bank of Jefferson County Louisville	Wrens Office 404 Broad Street Wrens 30433	8-31-90	
First Macon Bank & Trust Company Macon	South Macon Office 3966 Pio Nono Avenue Macon 31206	10-22-90	
Metter Banking Company Metter	Piggly Wiggly Supermarket Office 155 S. Leroy Street Metter 30439	7-06-90	9-24-90
Bank of Molena Molena	Zebulon Office 201 North U.S. Highway 19 Zebulon 30295	12-27-90	
Walton Bank & Trust Co. Monroe	Walnut Grove Facility 2470 Highway 81, North Walnut Grove 30209	3-22-90	6-18-90
Fayette County Bank Peachtree City	Tyrone Office 931 Senoia Road Tyrone 30290	Withdrawn	
Effingham Bank & Trust Rincon	Faulkville Office U.S. Highway 80 at GA Hwy 17 Bloomingdale 31302	6-25-90	

APPLICATIONS TO ESTABLISH A BANK OFFICE, BRANCH, OR FACILITY, AND PERMITS TO BEGIN BUSINESS

FINANCIAL INSTITUTION	BANK OFFICE, BRANCH, OR FACILITY	APPROVAL DATE	BEGIN BUSINESS DATE
Clayton County Bank & Trust Company Riverdale	Ash/Morrow Office 770 Morrow Road Forest Park 30050	2-05-90	2-20-90
First Rome Bank Rome	West Rome Facility 2459 Shorter Avenue Rome 30160	1-26-90	7-16-90
The Georgia State Bank of Rome Rome	Cave Spring Office 15 Cedartown Street Cave Spring 30124	5-07-90	
SouthTrust Bank of Atlanta Roswell	Buford Highway Office 3020 Buford Highway, NE Atlanta 30329	Pending	
SouthTrust Bank of Atlanta Roswell	Mansell Oaks Office 900 Mansell Road Roswell 30076	4-24-90	11-21-90
Sea Island Bank Statesboro	Food Max Supermarket Bank Office 507 Northside Drive East Statesboro 30458	9-27-89	2-07-90
McDuffie Bank & Trust Thomson	Washington Road Office 1043 Washington Road Thomson 30824	3-29-90	
Tifton Bank & Trust Company Tifton	Northside Office 1624 Old Ocilla Road Tifton 31794	4-06-90	11-13-90

APPLICATIONS TO ESTABLISH A BANK OFFICE, BRANCH, OR FACILITY, AND PERMITS TO BEGIN BUSINESS

FINANCIAL INSTITUTION	BANK OFFICE, BRANCH, OR FACILITY	APPROVAL DATE	BEGIN BUSINESS DATE
Bank of Dade Trenton	West Side Facility 673 Highway 136 West Trenton 30752	10-15-90	
Citizens Bank and Trust, Inc. Trenton	Lookout Mountain Office U.S. Highway 189 Lookout Mountain 30750	5-17-90	9-14-90
The Southside Bank & Trust Company Union City	Palmetto Office 9115 Highway 29 Palmetto 30268	3-27-90	6-18-90
First State Bank and Trust Company of Valdosta Valdosta	Lake Park Office State Highway 376 Lake Park 31636	3-24-89	1-12-90
CB&T Bank of Middle Georgia Warner Robins	Perry Office 916 Main Street Perry 31069	3-13-90	4-30-90
CB&T Bank of Middle Georgia Warner Robins	Russell Parkway Office 593 Russell Parkway Warner Robins 31093	8-10-90	8-20-90
The Peoples Bank Willacoochee	Pearson Office U.S. Highway 441 Pearson 31642	1-31-89	
The Peoples Bank Winder	Auburn Office 29 & Main Street Auburn 30203	4-21-89	11-16-90

APPLICATIONS TO CHANGE LOCATION OF MAIN OFFICE, BRANCH, BANK OFFICE, OR BANK FACILITY

FINANCIAL INSTITUTION	CHANGE LOCATION OF	APPROVAL DATE	EFFECTIVE DATE
Bank of Adairsville Adairsville	Main Office FROM 116 Public Square - Public Square Office Adairsville 30103 TO 7400 Highway 140 Adairsville 30103	7-31-89	7-17-90
Ashburn Bank Ashburn	Main Office FROM 205 College Avenue Ashburn 31714 TO 500 East Washington Avenue Ashburn 31714	5-21-90	
Barnett Bank of Atlanta Atlanta	Marietta Square Branch FROM 100 Cherokee Street Marietta 30060 TO 140 Cherokee Street Marietta 30060	4-25-90	10-09-90
State Employees Credit Union Atlanta	Main Office FROM 265 Capitol Place Atlanta 30334 TO 130 Memorial Drive, SW Atlanta 30334	4-19-90	
The Merchant Bank of Atlanta Atlanta	Atlanta Office FROM 40 Marietta Street Atlanta 30303 TO 260 Peachtree Street Atlanta 30303	9-11-90	9-21-90

APPLICATIONS TO CHANGE LOCATION OF MAIN OFFICE, BRANCH, BANK OFFICE, OR BANK FACILITY

FINANCIAL INSTITUTION	CHANGE LOCATION OF	APPROVAL DATE	EFFECTIVE DATE
Farmers & Merchants Bank Brooklet	Main Office FROM 29 North Parker Avenue Brooklet 30415 TO 139 & 201 North Main Street Statesboro 30458	6-14-89	
Etowah Bank Canton	Ingles Facility upgraded to Bells Ferry Office FROM 5530 Bells Ferry Road Acworth 30101 TO 5729 Bells Ferry Road Acworth 30101	4-24-90	7-23-90
Bank of Dodge County Chester	Eastman Office FROM 210 Oak Street Eastman 31023 TO 600 Oak Street Eastman 31023	1-26-90	10-29-90
Bank of Clayton Clayton	Valley Office FROM Highway 441 and Dickerson Street Dillard 30537 TO U. S. Highway 441 and Old Dillard/Franklin Rd Dillard 30537	1-02-90	8-20-90
The Citizens Bank of Cochran Cochran	Main Office FROM 125 Second Street Cochran 31014 TO 303 North East Dykes Street Cochran 31014	11-03-89	4-02-90

APPLICATIONS TO CHANGE LOCATION OF MAIN OFFICE, BRANCH, BANK OFFICE, OR BANK FACILITY

FINANCIAL INSTITUTION	CHANGE LOCATION OF	APPROVAL DATE	EFFECTIVE DATE
Columbus Postal Credit Union Columbus	Columbus Postal Credit Union FROM 5629 Princeton Avenue Columbus 31993 TO Bradley Park Drive Columbus 31904	7-21-89	
Universal Bank Columbus	Main Office FROM 1204 Front Avenue Columbus 31901 TO 901 Front Avenue, Suite 207 Columbus 31901	9-06-90	9-21-90
Dawson County Bank Dawsonville	Georgia 400 Office FROM Ga Hwy. 53 & Ga Hwy. 400 Dawsonville 30534 TO 5000 Hwy. 400 Dawsonville 30534	9-11-89	3-12-90
Bank of Hiawassee Hiawassee	Young Harris Office FROM College Street Young Harris 30582 TO Highway 76 Young Harris 30582	Pending	
Tara Credit Union Jonesboro	Main Office FROM 1099 Battle Creek Road Jonesboro 30236 TO Old Clayton County Fire Station Jonesboro 30236	3-27-90	

APPLICATIONS TO CHANGE LOCATION OF MAIN OFFICE, BRANCH, BANK OFFICE, OR BANK FACILITY

FINANCIAL INSTITUTION	CHANGE LOCATION OF	APPROVAL DATE	EFFECTIVE DATE
Bank of Newington Newington	Main Office FROM Main and Broad Streets Newington 30446 TO Main and Church Streets Newington 30446	1-30-90	
Barnett Bank of Atlanta Palmetto	Main Office FROM 509 Toombs Street (to become Palmetto Branch) Palmetto 30268 TO 100 Cumberland Cirlce, N.W. Atlanta 30339	4-04-90	8-13-90
Rossville Bank Rossville	Bentley Place Office FROM 1217 LaFayette Road Rossville 30741 TO 212 Kinsey Street (Fort Oglethorpe Office) Fort Oglethorpe 30742	Withdrawn	
The Geo. D. Warthen Bank Sandersville	Plaza Facility FROM 722 S. Harris Street Sandersville 31082 TO 603 S. Harris Street Sandersville 31082	6-13-89	9-17-90
The Park Avenue Bank Valdosta	Main Office FROM 604 E. Park Avenue Valdosta 31604 TO 3102 North Oak Street Extension Valdosta 31602	8-10-90	12-10-90

APPLICATIONS TO BECOME A BANK HOLDING COMPANY AND/OR TO ACQUIRE VOTING STOCK OF A FINANCIAL INSTITUTION

BANK HOLDING COMPANY	TO ACQUIRE	APPROVAL DATE
ACQUISITIONS ONLY:		
SouthTrust Corporation Birmingham AL	SouthTrust Bank, FSB Valdosta GA	7-02-90
SouthTrust Corporation Birmingham AL	SouthTrust Bank of Savannah Savannah GA	Withdrawn 9-25-90
SouthTrust Corporation Birmingham AL	Branches of Anchor Savings Bank, FSB Roswell/Marietta GA	Withdrawn 9-25-90
Adairsville Bancshares, Inc. Adairsville GA	The Peoples Bank Crawfordville GA	12-21-90
BMR Financial Group, Inc. Atlanta GA	First Federal Savings and Loan Assoc of Chattanooga Chattanooga TN	Withdrawn 9-10-90
BMR Financial Group, Inc. Atlanta GA	Meigs County Bank Decatur TN	Withdrawn 2-12-90
BMR Financial Group, Inc. Atlanta GA	Meigs County Bank Decatur TN	4-18-90
C&S/Sovran Corporation Atlanta GA	Sovran Financial Corporation Norfolk VA	6-15-90
Citizens and Southern Corporation Atlanta GA	The Marine Bank of Monroe County Marathon FL	3-27-90
Citizens and Southern Corporation Atlanta GA	Covington Branch of First South Bank, N.A. Covington GA	Withdrawn 8-09-90
Citizens and Southern Corporation Atlanta GA	First Savings Bank of Brunswick Brunswick GA	Withdrawn 9-28-90

APPLICATIONS TO BECOME A BANK HOLDING COMPANY AND/OR TO ACQUIRE VOTING STOCK OF A FINANCIAL INSTITUTION

BANK HOLDING COMPANY	TO ACQUIRE	APPROVAL DATE
ACQUISITIONS ONLY:		
Citizens and Southern Corporation (less than 25%) Atlanta GA	Sovran Financial Corporation Norfolk VA	Rescinded 9-24-90
United Bank Corporation Barnesville GA	United Bank of Griffin, FSB Griffin GA	8-21-90
Union Bancshares, Inc. Blairsville GA	Citizens Bank Murphy NC	3-08-90
Synovus Financial Corp. Columbus GA	First Coast Community Bank Fernandina Beach FL	11-19-90
Synovus Financial Corp. Columbus GA	Citizens Federal Savings and Loan Assoc. of Rome Rome GA	Pending
Synovus Financial Corp. Columbus GA	Universal Bank Columbus GA	2-07-90
Synovus Financial Corp. Columbus GA	Bank of Pensacola Pensacola FL	1-19-90
Synovus Financial Corp. Columbus GA	Coffee County Bank Enterprise AL	Withdrawn 5-29-90
Synovus Financial Corp. Columbus GA	The National Bank of Walton County Monroe GA	3-27-90
Synovus Financial Corp. Columbus GA	Sea Island Bank Statesboro GA	Pending
First Commerce Bancorp Commerce GA	Branch of Fulton Federal Savings and Loan Assoc. Cartersville GA	Rescinded 1-19-90

APPLICATIONS TO BECOME A BANK HOLDING COMPANY AND/OR TO ACQUIRE VOTING STOCK OF A FINANCIAL INSTITUTION

BANK HOLDING COMPANY	TO ACQUIRE	APPROVAL DATE
ACQUISITIONS ONLY:		
First Commerce Bancorp, Inc. Commerce GA	Citizens Banking Company Lexington GA	1-12-90
Community Bankshares, Inc. Cornelia GA	Community Bank and Trust - Alabama Union Springs AL	5-16-90
FNB Newton Bankshares, Inc. (less than 25%) Covington GA	Georgia Central Bank Social Circle GA	9-28-90
Main Street Banks Incorporated Covington GA	Southern Heritage Savings Bank Winterville GA	7-27-90
Main Street Banks Incorporated Covington GA	Main Street Savings Bank, F.S.B. Conyers GA	12-17-90
Century South Banks, Inc. Dahlonega GA	First National Bank of Union County Blairsville GA	2-19-90
Century South Banks, Inc. Dahlonega GA	Branch of Decatur Federal Savings and Loan Assoc. Chatsworth GA	Rescinded 7-06-90
Century South Banks, Inc.(less than 25%) Dahlonega GA	Mountain Bank of Georgia Hiawassee GA	1-18-90
Prime Bancshares, Inc. Decatur GA	Main Street Savings Bank, F.S.B. Conyers GA	5-22-90
Colony Bancorp, Inc. Fitzgerald GA	Worth Federal Savings and Loan Association Sylvester GA	Pending
Bank Corporation of Georgia Macon GA	AmeriBank, N.A. Savannah GA	9-24-90

APPLICATIONS TO BECOME A BANK HOLDING COMPANY AND/OR TO ACQUIRE VOTING STOCK OF A FINANCIAL INSTITUTION

BANK HOLDING COMPANY	TO ACQUIRE	APPROVAL DATE
ACQUISITIONS ONLY:		
Southwest Georgia Financial Corporation Moultrie GA	Moultrie National Bank Moultrie GA	12-21-90
Southern Bank Group, Inc. Roswell GA	The Southside Bank & Trust Company Union City GA	8-08-90
Sovran Financial Corporation (less than 25%) Norfolk VA	Citizens and Southern Corporation Atlanta GA	Rescinded 9-24-90

APPLICATIONS TO BECOME A BANK HOLDING COMPANY AND/OR TO ACQUIRE VOTING STOCK OF A FINANCIAL INSTITUTION

BANK HOLDING COMPANY	TO ACQUIRE	APPROVAL DATE
NEW FORMATIONS:		
First National Financial Corporation Albany GA	First National Bank of South Georgia Albany GA	2-19-90
Community National Bancorporation Ashburn GA	Community National Bank Ashburn GA	2-19-90
BancShares National Corp Atlanta GA	Vinings Bank & Trust, N.A. Atlanta GA	Rescinded 12-13-90
C&S/Sovran Corporation Atlanta GA	Citizens and Southern Corporation and Subsidiaries Atlanta GA	6-15-90
International Trade Bankcorp Atlanta GA	International Trade Bank of Atlanta (In Organization) Atlanta GA	1-16-90
Metro Financial Corporation Atlanta GA	Metro Bank Sandy Springs GA	2-27-90
NTC Financial Group, Inc. Atlanta GA	The National Trust Company Atlanta GA	9-13-90
Blackshear Bancshares, Inc. Blackshear GA	The Blackshear Bank Blackshear GA	12-18-90
Peoples Banking Corporation Blackshear GA	Peoples Bank Blackshear GA	2-28-90
Jessup Family Limited Partnership Eastman GA	Bank of Eastman Eastman GA	4-17-90
Citizens Financial Acquisition Corporation Greensboro GA	Citizens Union Bank Greensboro GA	Pending

APPLICATIONS TO BECOME A BANK HOLDING COMPANY AND/OR TO ACQUIRE VOTING STOCK OF A FINANCIAL INSTITUTION

BANK HOLDING COMPANY	TO ACQUIRE	APPROVAL DATE
NEW FORMATIONS:		
Community Trust Financial Services Corporation Hiram GA	Community Trust Bank Hiram GA	Pending
Wayne Bancorp, Inc. Jesup GA	Wayne National Bank Jesup GA	6-14-90
Commercial Bancorp of Gwinnett, Inc. Lawrenceville GA	Commercial Bank of Gwinnett, N.A. Lawrenceville GA	6-06-90
Gwinnett Bancshares, Inc. Lawrenceville GA	Gwinnett Federal Savings Bank Lawrenceville GA	3-29-90
First Gwinnett Bancshares, Inc. Norcross GA	First Gwinnett Bank Norcross GA	7-20-90
PBC Bancshares, Inc. Pelham GA	Pelham Banking Company Pelham GA	10-25-90
Statco/State Mutual Insurance Company Rome GA	Home Federal Savings and Loan Association Rome GA	6-06-90
North Fulton Bancshares, Inc. Roswell GA	Milton National Bank (In Organization) Roswell GA	8-21-90
The Savannah Bancorp, Inc. Savannah GA	The Savannah Bank, N.A. Savannah GA	7-09-90
Eagle Bancorp, Inc. Statesboro GA	Eagle Bank and Trust Statesboro GA	3-05-90
Screven Bancshares, Inc. Sylvania GA	Farmers and Merchants Bank Sylvania GA	10-15-90

APPLICATIONS TO BECOME A BANK HOLDING COMPANY AND/OR TO ACQUIRE VOTING STOCK OF A FINANCIAL INSTITUTION

BANK HOLDING COMPANY	TO ACQUIRE	APPROVAL DATE
NEW FORMATIONS:		
VB&T Bancshares Corp. Valdosta GA	Valdosta Bank & Trust Valdosta GA	11-29-90
DBT Holding Company Vidalia GA	Darby Bank and Trust Company Vidalia GA	1-26-90
CSRA Bank Corp., Inc. Wrens GA	First State Bank Wrens GA	5-14-90
Circuit City Stores, Inc. Richmond VA	First North American National Bank Marietta GA	7-27-90

APPLICATIONS APPROVED FOR FINANCIAL HOLDING COMPANY SUBSIDIARIES TO MERGE ACROSS COUNTY LINES

NAME OF HOLDING COMPANY	LOCATION	EFFECTIVE
SUNTRUST BANKS, INC.	Atlanta	
Trust Company Bank of Douglas County	Douglasville	
Trust Company Bank	Atlanta	8-01-90
SUNTRUST BANKS, INC.	Atlanta	
Trust Company Bank of Troup County	LaGrange	
Trust Company Bank of Columbus, N.A.	Columbus	8-01-90
FIRST COMMERCE BANCORP, INC.	Commerce	
Citizens Banking Company	Lexington	
The First National Bank of Commerce	Commerce	6-15-90
SOUTHEASTERN BANKING CORPORATION	Darien	
Southeastern Bank	Folkston	
The Darien Bank	Darien	7-02-90

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

AS OF DATE: 12-31-90

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED
ADAIRSVILLE BANCSHARES, INC.	ADAIRSVILLE	11-02-87
*Bank of Adairsville	Adairsville	
The Peoples Bank	Crawfordville	
MONTGOMERY COUNTY BANKSHARES, INC.	AILEY	1-27-87
*Montgomery County Bank	Ailey	
FIRST NATIONAL FINANCIAL CORPORATION	ALBANY	2-19-90
*First National Bank of South Georgia	Albany	
FIRST STATE CORPORATION	ALBANY	2-04-81
*First State Bank & Trust Company	Albany	
First State Bank and Trust Company in Cordele	Cordele	
FOUR COUNTY BANCSHARES, INC.	ALLENTOWN	2-14-89
*The Four County Bank	Allentown	
FIRST BANK SHARES OF THE SOUTH EAST, INC.	ALMA	6-11-85
*The First National Bank of Alma	Alma	
SOUTH BANKING COMPANY	ALMA	11-20-80
*Alma Exchange Bank & Trust	Alma	
Peoples State Bank & Trust	Baxley	
Citizens State Bank	Kingsland	
FIRST COLONY BANCSHARES, INC.	ALPHARETTA	6-06-88
*First Colony Bank	Alpharetta	
B.H.C., INC.	ARLINGTON	11-01-88
*Bostwick Banking Company	Arlington	
COMMUNITY NATIONAL BANCORPORATION	ASHBURN	2-19-90
*Community National Bank	Ashburn	
FIRST AMERICAN BANCORP	ATHENS	4-02-86
*First American Bank and Trust Company	Athens	
BANK SOUTH CORPORATION	ATLANTA	7-01-76
*Bank South, National Association	Atlanta	
Bank South, Douglas	Douglas	
Bank South, Fitzgerald	Fitzgerald	
Bank South, Macon	Macon	
Bank South, Jasper County, N.A.	Monticello	
Bank South, Houston County, N.A.	Perry	
Bank South, Washington County	Tennille	
Bank South, Waycross	Waycross	
BANK SOUTH PENSACOLA, INC., ATLANTA	ATLANTA	8-29-88
BMR FINANCIAL GROUP, INC.	ATLANTA	11-07-86

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

AS OF DATE: 12-31-90

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED
Citizens Bank of Americus	Americus	
*The Citizens Bank of Swainsboro	Swainsboro	
Brice Banking Company, Inc.	Vidalia	
BMR FLORIDA CORPORATION	CLEARWATER, FL	7-27-89
C&S/SOVRAN CORPORATION	ATLANTA	6-15-90
CITIZENS AND SOUTHERN CORPORATION	ATLANTA	7-01-76
CITIZENS AND SOUTHERN GEORGIA CORPORATION	ATLANTA	4-29-86
*The Citizens and Southern National Bank	Savannah	
CITIZENS AND SOUTHERN TRUST COMPANY, INC.	ATLANTA	7-11-86
*Citizens and Southern Trust Company (Georgia) N.A.	Atlanta	
CITIZENS AND SOUTHERN SOUTH CAROLINA CORPORATION	COLUMBIA, SC	1-28-86
CITIZENS AND SOUTHERN FLORIDA CORPORATION	FT.LAUDERDALE,FL	6-21-85
SOUTHERN BANK CORP., INC.	TALLAHASSEE, FL	9-23-87
SOVRAN FINANCIAL CORPORATION	NORFOLK	6-15-90
CHATHAM HOLDINGS, INC.	ATLANTA	6-16-87
AMERICAN LIGHTING & SUPPLY CO.	ATLANTA	6-16-87
CPI HOLDINGS, INC.	ATLANTA	6-16-87
*United Savings Bank, FSB	Smyrna	
CITIZENS AND SOUTHERN CORPORATION	ATLANTA	7-01-76
CITIZENS AND SOUTHERN GEORGIA CORPORATION	ATLANTA	4-29-86
*The Citizens and Southern National Bank	Savannah	
CITIZENS AND SOUTHERN TRUST COMPANY, INC.	ATLANTA	7-11-86
*Citizens and Southern Trust Company (Georgia) N.A.	Atlanta	
CITIZENS AND SOUTHERN SOUTH CAROLINA CORPORATION	COLUMBIA, SC	1-28-86
CITIZENS AND SOUTHERN FLORIDA CORPORATION	FT.LAUDERDALE,FL	6-21-85
SOUTHERN BANK CORP., INC.	TALLAHASSEE, FL	9-23-87
CITIZENS BANCSHARES CORP.	ATLANTA	7-01-76
*Citizens Trust Bank	Atlanta	
COMMERCIAL BANCORP OF GEORGIA, INC.	ATLANTA	5-25-88
*Commercial Bank of Georgia	Atlanta	
COMMUNITY FINANCIAL SERVICES, INC.	ATLANTA	11-18-85
*Georgia Bankers Bank	Atlanta	
EMBRY BANKSHARES, INC.	ATLANTA	11-12-87
*Embry National Bank	Atlanta	
FIRST FINANCIAL MANAGEMENT CORPORATION	ATLANTA	5-31-89
*Georgia Federal Bank, FSB	Atlanta	
FIRST WACHOVIA CORPORATION	ATLANTA	10-28-85
FIRST ATLANTA CORPORATION	ATLANTA	7-01-76
*The First National Bank of Atlanta	Atlanta	
THE WACHOVIA CORPORATION	WINSTON-SALEM,NC	

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

AS OF DATE: 12-31-90

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED
INTERNATIONAL TRADE BANKCORP	ATLANTA	1-16-90
*International Trade Bank of Atlanta	Atlanta	
MERCHANT BANK CORPORATION	ATLANTA	9-25-89
*The Merchant Bank of Atlanta	Atlanta	
NORO FINANCIAL CORPORATION	ATLANTA	12-22-86
NORO-HOME FEDERAL HOLDING COMPANY, N.V.	ATLANTA	12-22-86
NORO-THRIFT HOLDING COMPANY	ATLANTA	12-22-86
*HomeBanc Federal Savings Bank	Atlanta	
NTC FINANCIAL GROUP, INC.	ATLANTA	9-13-90
*The National Trust Company	Atlanta	
SOUTHTRUST OF GEORGIA, INC.	ATLANTA	1-10-84
*SouthTrust Bank of Atlanta	Roswell	
SUMMIT BANK CORPORATION	ATLANTA	9-11-87
*The Summit National Bank	Atlanta	
SUNTRUST BANKS, INC.	ATLANTA	1-11-85
TRUST COMPANY OF GEORGIA	ATLANTA	7-01-76
Trust Company Bank of South Georgia, N.A.	Albany	
Trust Company Bank of Northeast Georgia, N.A.	Athens	
*Trust Company Bank	Atlanta	
Trust Company Bank of Cobb County, N.A.	Atlanta	
Trust Company Bank of Augusta, N.A.	Augusta	
Trust Company Bank of Carroll County	Bowdon	
Trust Company Bank of Southeast Georgia, N.A.	Brunswick	
Trust Company Bank of Columbus, N.A.	Columbus	
Trust Company Bank of Rockdale	Conyers	
Trust Company Bank of Coffee County	Douglas	
Trust Company Bank of Clayton County	Jonesboro	
Trust Company Bank of Middle Georgia, N.A.	Macon	
Trust Company Bank of Northwest Georgia, N.A.	Rome	
Trust Company of Georgia Bank of Savannah, N.A.	Savannah	
THIRD NATIONAL CORPORATION	NASHVILLE	3-24-87
SUN BANKS, INC.	ORLANDO, FL	
BANKERS FIRST CORPORATION	AUGUSTA	4-17-84
Athens Federal Savings Bank	Athens	
*Bankers First Federal Savings & Loan Association	Augusta	
Southeast Federal Savings Bank	Rossville	
PORT CITY HOLDING COMPANY, INC.	BAINBRIDGE	8-11-81
*The First Port City Bank	Bainbridge	
FIRST CITIZENS BANCORP OF CHEROKEE COUNTY, INC.	BALL GROUND	3-18-83

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

AS OF DATE: 12-31-90

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED
*Citizens Bank	Ball Ground	
UNITED BANK CORPORATION	BARNESVILLE	11-25-81
*United Bank	Barnesville	
United Bank of Griffin - FSB	Griffin	
United Bank of Crawford	Roberta	
United Bank of Pike	Zebulon	
SOUTHTRUST CORPORATION	BIRMINGHAM, AL	5-31-89
*SouthTrust Bank of Columbus,N.A.	Columbus	
SOUTHTRUST OF GEORGIA, INC.	ATLANTA	1-10-84
*SouthTrust Bank of Atlanta	Roswell	
BLACKSHEAR BANCSHARES, INC.	BLACKSHEAR	12-18-90
*The Blackshear Bank	Blackshear	
PEOPLES BANKING CORPORATION	BLACKSHEAR	2-28-90
*Peoples Bank	Blackshear	
UNION BANCSHARES, INC.	BLAIRSVILLE	2-04-88
*Union County Bank	Blairsville	
FIRST STATE BANCSHARES OF BLAKELY, INC.	BLAKELY	6-13-86
*First State Bank of Blakely	Blakely	
FANNIN BANCSHARES, INC.	BLUE RIDGE	7-10-89
*Peoples Bank of Fannin County	Blue Ridge	
FIRST GEORGIA HOLDING, INC.	BRUNSWICK	4-28-88
*First Georgia Savings Bank, FSB	Brunswick	
FIRST HARALSON CORPORATION	BUCHANAN	3-06-84
*The First National Bank of Haralson County	Buchanan	
SOUTHLAND BANK CORP.	BUTLER	2-13-84
*The Citizens State Bank	Butler	
Coffee County Bank	Douglas	
CAIRO BANCHSHARES, INC.	CAIRO	4-16-82
*Cairo Banking Company	Cairo	
GRADY HOLDING COMPANY	CAIRO	6-30-78
*First National Bank of Grady County	Cairo	
P & C BANK SHARES, INC.	CAMILLA	12-30-80
*Planters & Citizens Bank	Camilla	
B C BANKSHARES, INC.	CANTON	9-05-84
*Bank of Canton	Canton	

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

AS OF DATE: 12-31-90

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED
SECURITY BANCORP, INC.	CANTON	5-17-89
*Security State Bank	Canton	
UNITED SECURITY BANCSHARES, INC.	CANTON	2-21-84
*United Security Bank	Sparta	
FIRST BANKS, INC.	CARNESVILLE	4-13-81
First Bank and Trust	Carnesville	
*The Bank of Toccoa	Toccoa	
WGNB CORP.	CARROLLTON	8-12-85
*West Georgia National Bank of Carrollton	Carrollton	
BARTOW BANCSHARES, INC.	CARTERSVILLE	4-28-83
*Bartow County Bank	Cartersville	
FIRST COMMUNITY BANCORP, INC.	CARTERSVILLE	10-18-89
*First Community Bank & Trust	Cartersville	
PEOPLES BARTOW CORPORATION	CARTERSVILLE	2-13-84
*Peoples Bank of Bartow County	Cartersville	
FIRST POLK BANKSHARES, INC.	CEDARTOWN	5-20-86
*The First National Bank of Polk County	Cedartown	
NCNB CORPORATION	CHARLOTTE	12-12-85
SOUTHERN NATIONAL BANKSHARES, INC.	ATLANTA	2-21-84
*NCNB National Bank	Atlanta	
FIRST UNION CORPORATION	CHARLOTTE, NC	3-17-86
FIRST UNION CORPORATION OF GEORGIA	ATLANTA	7-01-76
*First Union National Bank of Georgia	Atlanta	
FIRST CHATSWORTH BANCSHARES, INC.	CHATSWORTH	3-03-83
*The First National Bank of Chatsworth	Chatsworth	
FIRST CLAYTON BANCSHARES, INC.	CLAYTON	10-06-89
*First Clayton Bank & Trust Company	Clayton	
LIBERTY BANCORP OF GEORGIA, INC.	CLAYTON	5-12-83
*Rabun County Bank	Clayton	
The Gordon Bank	Gordon	
WHITE COUNTY BANCSHARES, INC.	CLEVELAND	9-19-84
*White County Bank	Cleveland	
TB&C BANCSHARES, INC.	COLUMBUS	8-25-86
SYNOVUS FINANCIAL CORP.	COLUMBUS	7-01-76

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

AS OF DATE: 12-31-90

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED
Security Bank and Trust Company of Albany	Albany	
Sumter Bank and Trust Company	Americus	
The Coastal Bank of Georgia	Brunswick	
Citizens Bank and Trust of West Georgia	Carrollton	
*Columbus Bank and Trust Company	Columbus	
Universal Bank	Columbus	
Bank of Hazlehurst	Hazlehurst	
Commercial Bank & Trust Company of Troup County	LaGrange	
The National Bank of Walton County	Monroe	
Bank of Coweta	Newnan	
Citizens Federal Savings Bank of Rome	Rome	
Sea Island Bank	Statesboro	
Commercial Bank	Thomasville	
First Community Bank of Tifton	Tifton	
First State Bank and Trust Company of Valdosta	Valdosta	
CB&T Bank of Middle Georgia	Warner Robins	
COHUTTA BANCSHARES, INC.	CHATSWORTH	11-30-82
*Cohutta Banking Company	Chatsworth	
FORT RUCKER BANCSHARES, INC.	FORT RUCKER, AL	10-04-88
FIRST COMMERCE BANCORP, INC.	COMMERCE	10-27-81
*The First National Bank of Commerce	Commerce	
MID STATE BANKS,INC.	CORDELE	3-05-80
*Cordele Banking Company	Cordele	
Planters Bank	Hawkinsville	
Pineview State Bank	Pineview	
COMMUNITY BANKSHARES, INC.	CORNELIA	3-12-81
Community Bank & Trust - Jackson	Commerce	
*Community Bank & Trust - Habersham	Cornelia	
HABERSHAM BANCORP	CORNELIA	12-05-84
*Habersham Bank	Clarkesville	
FNB NEWTON BANKSHARES, INC.	COVINGTON	11-30-84
*First National Bank of Newton County	Covington	
MAIN STREET BANKS INCORPORATED	COVINGTON	11-07-88
Main Street Savings Bank, F.S.B.	Conyers	
*The Bank of Covington	Covington	
Southern Heritage Savings Bank	Winterville	
TCB BANCSHARES, INC.	CRAWFORD	8-10-89
*The Commercial Bank	Crawford	
CREDIT AND COMMERCE AMERICAN HOLDINGS, N.V.	CURACAO, N'LANDS	6-01-87
CREDIT AND COMMERCE AMERICAN INVESTMENT, B.V.	AMSTERDAM,N'LAND	6-01-87
FIRST AMERICAN CORPORATION	WASHINGTON, DC	6-01-87

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

AS OF DATE: 12-31-90

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED
FIRST AMERICAN BANKSHARES, INC.	WASHINGTON, DC	6-01-87
GEORGIA BANKSHARES, INC.	ATLANTA	7-05-83
*First American Bank of Georgia, N. A.	Atlanta	
NATIONAL BANK OF GEORGIA CORPORATION	ATLANTA	12-29-88
CENTURY SOUTH BANKS, INC.	DAHLONEGA	4-20-82
First National Bank of Union County	Blairsville	
*Bank of Dahlonega	Dahlonega	
The Bank of Ellijay	Ellijay	
Georgia First Bank	Gainesville	
FIRST NATIONAL BANCSHARES OF PAULDING COUNTY, INC.	DALLAS	6-19-85
*The First National Bank of Paulding County	Dallas	
NORTHWEST GEORGIA FINANCIAL CORPORATION	DALLAS	3-05-82
*The Citizens Bank, Dallas, Georgia	Dallas	
The Citizens Bank of Newton County	Mansfield	
HARDWICK HOLDING COMPANY	DALTON	9-23-80
The Calhoun First National Bank	Calhoun	
*Hardwick Bank & Trust Company	Dalton	
SOUTHEASTERN BANKING CORPORATION	DARIEN	4-14-81
Southeastern Bank	Darien	
DAWSON BANCSHARES, INC.	DAWSON	9-19-83
*Bank of Dawson	Dawson	
DAWSON COUNTY BANCSHARES, INC.	DAWSONVILLE	12-03-84
*Dawson County Bank	Dawsonville	
DFSOUTHEASTERN, INC.	DECATUR	8-25-88
*Decatur Federal Savings and Loan Association	Decatur	
FIDELITY SOUTHERN CORPORATION	DECATUR	12-18-79
*Fidelity National Bank	Decatur	
PRIME BANCSHARES, INC.	DECATUR	7-14-89
*Prime Bank, FSB	Decatur	
M & F FINANCIAL CORPORATION	DONALSONVILLE	2-01-85
*Merchants and Farmers Bank	Donalsonville	
CITIZENS & MERCHANTS CORPORATION	DOUGLASVILLE	11-09-89
*Citizens & Merchants State Bank	Douglasville	
METRO BANCORP, INC.	DOUGLASVILLE	12-10-84
*The Commercial Bank	Douglasville	
THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE	12-17-81

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

AS OF DATE: 12-31-90

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED
*Douglas County Bank	Douglasville	
FARMERS BANCSHARES, INC.	DUBLIN	7-24-79
*Farmers State Bank	Cadwell	
The Security State Ban.	McRae	
MORRIS STATE BANCSHARES, INC.	DUBLIN	5-24-89
*The Morris State Bank	Dublin	
GWINNETT BANCORP, INC.	DULUTH	1-27-89
*Gwinnett National Bank	Duluth	
CITIZENS CORPORATION	EASTMAN	1-15-85
*Citizens Bank & Trust Company	Eastman	
Citizens Bank & Trust Company of Mount Vernon	Mount Vernon	
JESSUP FAMILY LIMITED PARTNERSHIP	EASTMAN	4-17-90
*Bank of Eastman	Eastman	
PEOPLES BANKSHARES, INCORPORATED	EATONTON	2-17-84
*The Peoples Bank	Eatonton	
PUTNAM-GREENE FINANCIAL CORPORATION	EATONTON	4-03-87
*Farmers & Merchants Bank	Eatonton	
The Pembroke State Bank	Pembroke	
The Farmers Bank	Union Point	
BOE BANCSHARES, INC.	EDISON	3-05-84
*The Bank of Edison	Edison	
FIRST ELBERT CORPORATION	ELBERTON	4-01-83
*First National Bank in Elberton	Elberton	
MIDDLE GEORGIA CORPORATION	ELLAVILLE	5-08-81
*Bank of Ellaville	Ellaville	
FAIRBANCO HOLDING COMPANY, INC.	FAIRBURN	6-11-84
*Fairburn Banking Company	Fairburn	
COLONY BANKCORP, INC.	FITZGERALD	4-15-83
Ashburn Bank	Ashburn	
Bank of Dodge County	Chester	
*The Bank of Fitzgerald	Fitzgerald	
Pitts Banking Company	Pitts	
COUNTRY BANK HOLDING COMPANY	FORSYTH	2-25-82
*Monroe County Bank	Forsyth	
CATOOSA BANCSHARES, INC.	FORT OGLETHORPE	12-15-80

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

AS OF DATE: 12-31-90

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED
*Capital Bank	Fort Oglethorpe	
CB BANCSHARES, INC.	FORT VALLEY	8-24-83
The Citizens Bank of Cochran	Cochran	
*The Citizens Bank	Fort Valley	
CITIZENS EXPRESS COMPANY	GAINESVILLE	10-28-83
*The Citizens Bank	Gainesville	
FIRST NATIONAL BANCORP	GAINESVILLE	5-11-81
Bank of Clayton	Clayton	
The First National Bank of White County	Cleveland	
First National Bank of Habersham	Cornelia	
The Peoples Bank of Forsyth County	Cumming	
Granite City Bank	Elberton	
First National Bank of Gilmer County	Ellijay	
*The First National Bank of Gainesville	Gainesville	
Bank of Banks County	Homer	
Pickens County Bank	Jasper	
The First National Bank of Jackson County	Jefferson	
The Citizens Bank	Toccoa	
LANIER BANKSHARES, INC.	GAINESVILLE	4-18-89
*Lanier National Bank	Gainesville	
FIRST CITIZENS BANKSHARES, INC.	GLENNVILLE	12-16-80
*First Citizens Bank	Glennville	
CITIZENS FINANCIAL SERVICES, INC.	GREENSBORO	6-17-85
*Citizens Union Bank	Greensboro	
FNB BANKING COMPANY	GRIFFIN	1-17-83
The First National Bank of Barnesville	Barnesville	
*First National Bank of Griffin	Griffin	
CCB BANCSHARES, INC.	HAHIRA	12-15-82
*Citizens Community Bank	Hahira	
LOWNDES BANCSHARES, INC.	HAHIRA	9-16-85
*Commercial Banking Company	Hahira	
MGEORGIA BANKSHARES, INC.	HAWKINSVILLE	3-23-87
*The Pulaski Banking Company	Hawkinsville	
COASTAL BANKSHARES, INC.	HINESVILLE	7-07-82
*The Coastal Bank	Hinesville	
LIBERTY SHARES, INC.	HINESVILLE	10-24-84
*The Hinesville Bank	Hinesville	

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

AS OF DATE: 12-31-90

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED
FIRST HOGANSVILLE BANKSHARES, INC.	HOGANSVILLE	9-23-82
*The Citizens Bank	Hogansville	
EMPIRE BANK CORP., INC.	HOMERVILLE	11-22-88
*Empire Banking Company	Homerville	
BARNETT BANKS, INC.	JACKSONVILLE, FL	11-25-86
*Barnett Bank of Fayette County	Fayetteville	
ANB BANKSHARES, INC.	BRUNSWICK	9-19-84
*Barnett Bank of Southeast Georgia, N.A.	Brunswick	
SUNCOAST BANCORP, INC.	VERO BEACH, FL	11-25-86
FIRST CITY BANCORP, INC.	ATLANTA	12-02-80
*Barnett Bank of Atlanta	Atlanta	
Barnett Bank of Southwest Georgia	Columbus	
JBC BANCSHARES, INC.	JASPER	7-10-85
*Jasper Banking Company	Jasper	
WAYNE BANCORP, INC.	JESUP	6-14-90
*Wayne National Bank	Jesup	
SOUTHERN CRESCENT FINANCIAL CORP.	JONESBORO	10-19-89
*Clayton National Bank	Morrow	
COMMEX FINANCIAL CORPORATION	KENNESAW	11-14-88
*Commercial Exchange Bank	Kennesaw	
FMB BANCSHARES, INC.	LAKELAND	10-11-84
*Farmers and Merchants Bank	Lakeland	
FIRST SECURITY BANKSHARES, INC.	LAVONIA	11-15-83
Bank of Hartwell	Hartwell	
*Northeast Georgia Bank	Lavonia	
COMMERCIAL BANCORP OF GWINNETT, INC.	LAWRENCEVILLE	6-06-90
*Commercial Bank of Gwinnett, National Association	Lawrenceville	
GWINNETT BANCSHARES, INC.	LAWRENCEVILLE	3-29-90
*Gwinnett Federal Bank, Federal Savings Bank	Lawrenceville	
THE GWINNETT FINANCIAL CORPORATION	LAWRENCEVILLE	11-03-87
*The Bank of Gwinnett County	Lawrenceville	
LAFAYETTE BANKSHARES, INC.	LAFAYETTE	1-03-84
*The Bank of LaFayette, Georgia	LaFayette	
LINCOLN BANCSHARES, INC	LINCOLNTON	12-03-84
*Farmers State Bank	Lincolnton	

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

AS OF DATE: 12-31-90

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED
PERSONS BANKING COMPANY, INC.	LITHONIA	8-22-80
*The Peoples Bank	Lithonia	
The Bank of Perry	Perry	
JEFFERSON BANCSHARES, INC.	LOUISVILLE	5-11-89
*Bank of Jefferson County	Louisville	
THE QUEENSBOROUGH COMPANY	LOUISVILLE	11-18-85
*The First National Bank & Trust Company	Louisville	
Bank of Wadley	Wadley	
SOUTH GEORGIA BANKSHARES CORP.	LYONS	12-17-80
*Peoples Bank	Lyons	
COMMUNITY FINANCIAL CORPORATION	MABLETON	5-09-88
*Community Bank & Trust Company	Mableton	
BANK CORPORATION OF GEORGIA	MACON	5-13-80
*First South Bank, N.A.	Fort Valley	
AMERICORP, INC.	SAVANNAH	12-27-84
*Ameribank, N.A.	Savannah	
FIRST LIBERTY FINANCIAL CORPORATION	MACON	7-16-85
*Liberty Savings Bank, FSB	Macon	
MADISON BANK CORP	MADISON	7-10-85
*Bank of Madison	Madison	
F AND M HOLDING COMPANY, INC.	MANCHESTER	12-14-84
*F & M Bank and Trust Company	Manchester	
AMERICAN BANKSHARES, INC.	MARIETTA	12-22-88
*Cobb American Bank and Trust Company	Marietta	
CHATTAHOOCHEE BANCORP, INC.	MARIETTA	12-12-88
The Chattahoochee Bank	Atlanta	
CSL FINANCIAL CORPORATION	MARIETTA	3-24-82
*Cobb Federal Savings Bank	Marietta	
FCS FINANCIAL CORPORATION	MARTINEZ	9-16-83
*First Columbia Bank	Martinez	
THREE RIVERS BANCSHARES	MILAN	6-23-87
*Bank of Milan	Milan	
BALDWIN BANCSHARES, INC.	MILLEDGEVILLE	2-14-89
*First National Bank of Baldwin County	Milledgeville	

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

AS OF DATE: 12-31-90

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED
CENTRAL AND SOUTHERN HOLDING COMPANY	MILLEDGEVILLE	3-06-81
The Central and Southern Bank of Greensboro	Greensboro	
*The Central & Southern Bank of Georgia	Milledgeville	
EXCHANGE BANKSHARES, INC.	MILLEDGEVILLE	10-05-83
*Exchange Bank	Milledgeville	
FMB BANKING CORPORATION	MONTICELLO, FL	11-25-86
*First Merchants Bank	Thomasville	
ABC BANCORP	MOULTRIE	3-23-81
Bank of Thomas County	Coolidge	
*American Banking Company	Moultrie	
Bank of Quitman	Quitman	
The Citizens Bank of Tifton	Tifton	
SOUTHWEST GEORGIA FINANCIAL CORPORATION	MOULTRIE	11-18-80
*Moultrie National Bank	Moultrie	
THE NASHVILLE HOLDING COMPANY	NASHVILLE	5-16-85
Adel Banking Company	Adel	
*The Citizens Bank	Nashville	
UNITED BANKSHARES, INC.	NASHVILLE	4-23-85
*The United Banking Company	Nashville	
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	NEWARK, NJ	6-27-83
The Prudential Savings Bank	Cartersville	
PRUCO, INC.	NEWARK, NJ	6-27-83
*The Prudential Bank and Trust Company	Atlanta	
BUTTON GWINNETT BANCORP	NORCROSS	7-30-87
*Button Gwinnett National Bank	Snellville	
FIRST GWINNETT BANCSHARES, INC.	NORCROSS	7-20-90
*First Gwinnett Bank	Norcross	
FIRST SECURITY CORPORATION	NORCROSS	9-14-89
*First Security National Bank	Norcross	
IRWIN BANKCORP, INC.	OCILLA	9-24-84
*The Bank of Ocilla, Georgia	Ocilla	
PATTERSON BANKSHARES, INC.	PATTERSON	1-17-86
*The Patterson Bank	Patterson	
FAYETTE COUNTY BANCSHARES, INC.	PEACHTREE CITY	6-29-89
*Fayette County Bank	Peachtree City	

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

AS OF DATE: 12-31-90

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED
PNB BANKSHARES, INC.	PEACHTREE CITY	4-18-89
*Peachtree National Bank	Peachtree City	
PBC BANCSHARES, INC.	PELHAM	10-25-90
*Pelham Banking Company	Pelham	
TATTNALL BANCSHARES, INC.	REIDSVILLE	3-03-86
*The Tattnall Bank	Reidsville	
GEORGIA COMMUNITY BANCORP, INC.	REYNOLDS	10-25-84
Bank of Terrell	Dawson	
Commercial State Bank	Donalsonville	
*The Citizens State Bank	Reynolds	
BRYAN BANCORP OF GEORGIA, INC.	RICHMOND HILL	8-11-89
*Bryan Bank & Trust	Richmond Hill	
CIRCUIT CITY STORES, INC.	RICHMOND, VA	7-27-90
*First North American National Bank	Marietta	
NW SERVICES CORPORATION	RINGGOLD	12-14-83
*Northwest Georgia Bank	Ringgold	
TARA BANKSHARES CORPORATION	RIVERDALE	7-10-87
*Tara State Bank	Riverdale	
FIRST COMMUNITY BANCSHARES, INC.	ROME	3-17-88
*First Rome Bank	Rome	
FIRST SUNBELT BANKSHARES, INC.	ROME	2-27-87
*The Georgia State Bank of Rome	Rome	
STATE MUTUAL INSURANCE COMPANY	ROME	6-06-90
STATCO, INC.	ROME	6-06-90
*Home Federal Savings Bank	Rome	
ROSSVILLE BANKSHARES, INC.	ROSSVILLE	8-13-84
*Rossville Bank	Rossville	
NORTH FULTON BANCSHARES, INC.	ROSWELL	8-21-90
Milton National Bank	Roswell	
SOUTHERN BANK GROUP, INC.	ROSWELL	5-08-87
*The Northside Bank & Trust Company	Roswell	
The Southside Bank & Trust Company	Union City	
METRO FINANCIAL CORPORATION	SANDY SPRINGS	2-27-90
*Metro Bank	Sandy Springs	

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

AS OF DATE: 12-31-90

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED
SARDIS BANKSHARES, INC.	SARDIS	11-05-86
*Bank of Burke County	Sardis	
THE SAVANNAH BANCORP, INC.	SAVANNAH	7-09-90
*The Savannah Bank Natic Association	Savannah	
SB&T CORPORATION	SMYRNA	10-22-87
*Smyrna Bank & Trust Co.	Smyrna	
GEORGIA CENTRAL BANCSHARES, INC.	SOCIAL CIRCLE	9-06-84
*Georgia Central Bank	Social Circle	
SOPERTON BANCSHARES, INC.	SOPERTON	8-26-88
*The Bank of Soperton	Soperton	
GOLDEN ISLES FINANCIAL HOLDINGS, INC.	ST.SIMONS ISLAND	5-05-89
*The First Bank of Brunswick	Brunswick	
GENERAL ELECTRIC COMPANY	STAMFORD, CT	
GE FINANCIAL SERVICES, INC.	STAMFORD, CT	
GE CAPITAL CORPORATION	STAMFORD, CT	6-27-88
*Monogram Credit Card Bank of Georgia	Roswell	
EAGLE BANCORP, INC.	STATESBORO	3-05-90
*Eagle Bank and Trust	Statesboro	
FIRST BANKING COMPANY OF SOUTHEAST GEORGIA	STATESBORO	2-08-82
Metter Banking Company	Metter	
*First Bulloch Bank & Trust Company	Statesboro	
SEA ISLAND BANKSHARES, INC.	STATESBORO	4-22-88
HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE	3-07-83
*The First State Bank	Stockbridge	
THE FIRST NATIONAL BANKSHARES OF HENRY COUNTY, INC.	STOCKBRIDGE	10-16-89
*The First National Bank of Henry County	Stockbridge	
CENTRAL BANKING COMPANY	SWAINSBORO	10-07-81
*The Central Bank	Swainsboro	
SPIVEY BANK SHARES, INC.	SWAINSBORO	8-25-86
*Spivey State Bank	Swainsboro	
SCREVEN BANCSHARES, INC.	SYLVANIA	10-15-90
*Farmers and Merchants Bank	Sylvania	
FIRST BANK HOLDING COMPANY	SYLVESTER	8-22-83

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

AS OF DATE: 12-31-90

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED
*Sylvester Banking Company	Sylvester	
WCG BANCSHARES, INC.	THOMASTON	12-10-82
*West Central Georgia Bank	Thomaston	
ALLIED BANKSHARES, INC.	THOMSON	12-03-84
Bank of Columbia County	Harlem	
Bank of Millen	Millen	
Bank of Morgan County	Rutledge	
*Bank of Thomson	Thomson	
TRI-STATES BANKSHARES, INC.	TRENTON	4-27-82
*Bank of Dade	Trenton	
SUMMERVILLE/TRION BANCSHARES, INC.	TRION	2-14-86
*First National Bank of Chattooga County	Summerville	
EAGLE BANCSHARES, INC.	TUCKER	1-24-86
*Tucker Federal Savings and Loan Association	Tucker	
MIDDLE GEORGIA BANKSHARES, INC.	UNADILLA	10-31-83
*Citizens Bank	Vienna	
ALTAMAHA BANCSHARES, INC.	UVALDA	11-03-80
*Altamaha Bank and Trust Company	Uvalda	
PAB BANKSHARES, INC.	VALDOSTA	8-02-82
Farmers and Merchants Bank	Adel	
*The Park Avenue Bank	Valdosta	
VB&T BANCSHARES CORP.	VALDOSTA	11-29-90
*Valdosta Bank and Trust	Valdosta	
DBT HOLDING COMPANY	VIDALIA	1-26-90
*Darby Bank and Trust Company	Vidalia	
DOOLY BANCSHARES, INC.	VIENNA	4-03-85
*Bank of Dooly	Vienna	
VILLA RICA BANCORP, INC.	VILLA RICA	8-15-86
*Bank of Villa Rica	Villa Rica	
GUARANTY FINANCIAL SERVICES, INC.	WARNER ROBINS	1-20-88
*Guaranty Federal Savings Bank	Warner Robins	
CB FINANCIAL CORP.	WARRENTON	1-09-86
*Citizens Bank	Warrenton	
WASHINGTON/WILKES HOLDING COMPANY	WASHINGTON	3-20-86

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

AS OF DATE: 12-31-90

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED
*Farmers and Merchants Bank	Washington	
WB&T BANKSHARES, INC. *Waycross Bank & Trust	WAYCROSS Waycross	11-22-89
FIRST BURKE BANKING COMPANY *The First National Bank of Waynesboro	WAYNESBORO Waynesboro	2-26-86
FIRST BANKSHARES OF WEST POINT, INC. *First National Bank of West Point	WEST POINT West Point	7-13-83
ATKINSON COUNTY BANKSHARES CORPORATION *The Peoples Bank	WILLACOOCHEE Willacoochee	9-18-80
BARROW BANCSHARES, INC. *Barrow Bank & Trust Company	WINDER Winder	10-24-89
PEOPLES HOLDING COMPANY *The Peoples Bank	WINDER Winder	11-17-83
WOODBURY BANCSHARES, INC. *The Woodbury Banking Company	WOODBURY Woodbury	12-08-83
TSB BANCORP, INC. *Talbot State Bank	WOODLAND Woodland	5-02-88
FIRST CHEROKEE BANCSHARES, INC. *First National Bank of Cherokee	WOODSTOCK Woodstock	12-20-88
FIRST COMMUNITY CORPORATION *First Community Bank of Cherokee	WOODSTOCK Woodstock	7-21-87
NORTH GEORGIA NATIONAL BANCSHARES, INC. *North Georgia National Bank	WOODSTOCK Woodstock	6-12-89
CSRA BANK CORP. *First State Bank	WRENS Wrens	5-14-90
WRIGHTSVILLE BANCSHARES, INC. *Bank of Wrightsville	WRIGHTSVILLE Wrightsville	11-03-86

INTERNATIONAL BANK AGENCIES

ATLANTA AGENCY & ADDRESS	FOREIGN LOCATION	AGENT, TELEPHONE NO., AND DATE LICENSE ISSUED	*GEORGIA ASSETS (In Thousands)
Algemene Bank Nederland, N.V. Suite 1200 One Ravinia Drive Atlanta, GA 30346-2103	Amsterdam,The Netherlands	W. Patrick Fischer Senior VP/Agency Manager 404-396-0066 June 24, 1977	157,621
Banca Nazionale Del Lavoro Suite 2000 235 Peachtree Street, NE Atlanta, GA 30303	Rome, Italy	Alessandro Di Giovanni Senior Vice President 404-581-0143 February 09, 1982	2,240,619
Barclays Bank PLC 300 Galleria Parkway, NW Suite 800 Atlanta, GA 30339	London, England	Samuel G. Barnes Vice President & Manager 404-859-2400 June 11, 1976	
Canadian Imperial Bank of Commerce Suite 650 200 Galleria Parkway, NW Atlanta, GA 30339	Toronto, Ontario, Canada	Gordon C. Harrison General Manager 404-955-8989 April 05, 1978	369,601
Commerzbank Aktiengesellschaft Suite 1720 1360 Peachtree Street, NE Atlanta, GA 30309	Frankfurt, West Germany	Peter K. Thiels Manager 404-873-6868 October 31, 1978	65,173
Credit Lyonnais Suite 2210 235 Peachtree Street, NE Atlanta, GA 30303	Paris, France	Charles H. Heidsieck Vice President & Manager 404-524-3700 November 06, 1980	
Credit Suisse Suite 3500 191 Peachtree Street, NW Atlanta, GA 30303-1757	Zurich, Switzerland	Robert N. Finney Vice President/Manager 404-577-6100 November 27, 1978	
Creditanstalt-Bankverein Suite 1680 Two Ravinia Drive Atlanta, GA 30346	Vienna, Austria	Robert M. Biringer Vice President 404-390-1850 October 13, 1988	
DG BANK-Deutsche Genossenschaftsbank Suite 2510, Cain Tower 229 Peachtree Street, NE Atlanta, GA 30303	Frankfurt, West Germany	Hayo Wilms Senior VP and Manager 404-524-3966 May 31, 1989	4,134
Kredietbank, N.V. [illegible] Midtown Plaza, Suite 1440 1360 Peachtree Street Atlanta, GA 30309	Brussels, Belgium	Nancy D. Halwig Senior Representative/VP 404-876-2556 March 20, 1980	

*Agencies with no assets operate as Representative Offices only

INTERNATIONAL BANK AGENCIES

ATLANTA AGENCY & ADDRESS	FOREIGN LOCATION	AGENT, TELEPHONE NO., AND DATE LICENSE ISSUED	*GEORGIA ASSETS (In Thousands)
National Bank of Canada Suite 800 200 Galleria Parkway, NW Atlanta, GA 30339	Montreal, Quebec, Canada	William R. O'Conner Vice President 404-980-0588 April 10, 1985	
NMB Postbank Groep, n.v. Suite 1250 200 Galleria Parkway, NW Atlanta, GA 30339	Amsterdam,The Netherlands	Patricia B. Buck Assistant Manager 404-956-9200 November 03, 1987	
Royal Bank of Canada Georgia Pacific Building 133 Peachtree Street, Suite 4630 Atlanta, GA 30303-1821	Montreal, Quebec, Canada	Thomas L. Gleason Office Manager 404-880-5000 March 23, 1989	
Standard Chartered Bank Suite 400 Two Ravinia Drive Atlanta, GA 30346	United Kingdom	Farhang Imani Regional Manager 404-396-2900 October 19, 1981	101,827
The Bank of Nova Scotia Suite 650 55 Park Place Atlanta, GA 30303	Toronto, Ontario, Canada	William J. Brown Vice President 404-581-0807 May 27, 1977	1,488,087
The Dai-Ichi Kangyo Bank, Limited Suite 2400 285 Peachtree Center Avenue, N.E. Atlanta, GA 30303	Tokyo, Japan	Masaaki Suzuki General Manager 404-581-0200 December 01, 1987	587,469
The Daiwa Bank, Limited Marquis Two Tower, Suite 2301 285 Peachtree Center Avenue Atlanta, GA 30303	Osaka, Japan	Michael Sawicki Vice President/Manager 404-524-6544 January 03, 1990	
The Fuji Bank, Limited Marquis One Tower, Suite 2100 245 Peachtree Center Avenue, NE Atlanta, GA 30303	Tokyo, Japan	Shoji Kurita General Manager 404-653-2100 December 09, 1987	469,657
The Industrial Bank of Japan, Limited 235 Peachtree Street, NE Suite 1500 Atlanta, GA 30303	Tokyo 100, Japan	Ken Kiyoshi Chief Representative 404-524-8770 September 25, 1990	
The Mitsui Taiyo Kobe Bank, Limited Marquis One Tower, Suite 2703 245 Peachtree Center Avenue, NE Atlanta, GA 30303	Tokyo, Japan 100-9	Shigemoto Morisaki General Manager 404-521-3111 October 05, 1990	

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INTERNATIONAL BANK AGENCIES

ATLANTA AGENCY & ADDRESS	FOREIGN LOCATION	AGENT, TELEPHONE NO., AND DATE LICENSE ISSUED	*GEORGIA ASSETS (In Thousands)
The Sanwa Bank, Limited Georgia Pacific Center, Suite 4750 133 Peachtree Street, NE Atlanta, GA 30303	Tokyo, Japan	Shinichi Hiraga General Manager 404-586-6880 November 14, 1984	1,000,384
The Sumitomo Bank, Limited Suite 3210 133 Peachtree Street Atlanta, GA 30303	Osaka, Japan	Takashige Morihara General Manager 404-526-8500 March 04, 1987	487,779
The Tokai Bank, Limited 285 Peachtree Center Avenue, NE Marquis Two Tower, Suite 2802 Atlanta, GA 30303	Nagoya, Japan	Tomio Tanaka General Manager 404-880-0000 October 10, 1989	133,278

*Agencies with no assets operate as Representative Offices only

INTERNATIONAL BANK FACILITIES

FACILITY NAME	FACILITY LOCATION	DATE PERMIT ISSUED
The Citizens and Southern National Bank	C&S National Bank, International Division P O Box 4899, 34 Broad Street, N.W. Atlanta, GA 30303-4899	December 22, 1981
First American Bank of Georgia, N.A.	International Division 2000 RiverEdge Parkway, NW Atlanta, GA 30328	January 06, 1982
The First National Bank of Atlanta	Funds Management Department MC400 P O Box 4148 Atlanta, GA 30302	January 26, 1982
Trust Company Bank	International Division P O Box 4418, Mail Code 062 Atlanta, GA 30302	February 02, 1982
Banca Nazionale Del Lavoro	Suite 2000 235 Peachtree Street, NE Atlanta, GA 30303	October 24, 1983
Bank South, N.A.	International Division P O Box 4387 - Mail Code 16 Atlanta, GA 30303	December 28, 1984

INTERNATIONAL BANK REPRESENTATIVE OFFICES

AS OF 12-31-90

ATLANTA OFFICE & ADDRESS	FOREIGN LOCATION	REPRESENTATIVE, TELEPHONE NO.
Credit du Nord - Atlanta 8 Piedmont Center Suite 414 Atlanta, GA 30305	Paris, France	Brenda O. Mead Managing Officer 404-233-5427
National Australia Bank Limited Atlanta Rep Office 225 Peachtree Street Suite 2200 - South Tower Atlanta, GA 30303	Melbourne, Australia	Greg Willcock Senior Vice President 404-688-5018
The Bank of Tokyo, Limited 5050 Georgia Pacific Center 133 Peachtree Street, N.E. Atlanta, GA 30303	Tokyo, Japan	Norimichi Kanari Chief Representative 404-577-2960
The Long-Term Credit Bank of Japan, Ltd. Suite 2801, Marquis One Tower 245 Peachtree Center Avenue, N.E. Atlanta, GA 30303	Tokyo, Japan	Yasuyoshi Tsuji Managing Officer 404-659-7210
The Mitsubishi Bank, Ltd, Atlanta Corporate Banking Office One Ninety One Peachtree Tower 191 Peachtree Street, Suite 1170 Atlanta, GA 30303	Tokyo, Japan	Mikio Kumagai Senior Vice President/Mgr 404-730-9000
The Sumitomo Trust & Banking Co., Ltd. Marquis Two Tower, Suite 2105 285 Peachtree Center Avenue, N.E. Atlanta, GA 30303	Osaka, Japan	Tetsuo Iwamura Chief Representative 404-523-3550
The Yasuda Trust and Banking Company, Limited 285 Peachtree Center Avenue, N.E. Suite 2104, Marquis Tower Atlanta, GA 30303	Tokyo, Japan	Keisuke Miyata Managing Officer 404-584-7807

REGISTERED DOMESTIC BANK LOAN PRODUCTION OFFICES
AND
BANK HOLDING COMPANY SUBSIDIARIES
AS OF 12-31-90

REGISTRANT NAME & ADDRESS	LPO OR SUBSIDIARY ADDRESS (*Indicates Various Other Names and/ or Locations Are Also Registered)	MANAGING OFFICER, TELEPHONE NO.
1. Citicorp North America, Inc. (& Affiliates) 211 Perimeter Center Parkway Atlanta, GA 30346	*Citicorp Leasing, Inc. 400 Perimeter Center Terrace Atlanta, GA 303[illegible]	Richard Derr Managing Officer 404-668-8400
2. Sears, Roebuck and Company Corporate Government Affairs Department 980-F, 95 Annex Atlanta, GA 30395	*Allstate Insurance Group Allstate Insurance 5500 Interstate North Parkway Atlanta, GA 30328-4698	Stephen P. Georgeson Managing Officer 404-885-3575
3. MNC Financial, Inc. 10 Light Street Baltimore, MD 21202	*Landmark Financial Services of Georgia, Inc. 1581 Phoenix Boulevard Suite 8 College Park, GA 30349	Billy F. Richardson Managing Officer 404-996-2857
4. United Bank Corporation P. O. Box 360 Barnesville, GA 30204	*United Bank Corporation 314 Thomaston Street P. O. Box 360 Barnesville, GA 30204	Forrest A. Watson, Jr. Vice President 404-358-0417
5. Great Western Financial Corporation 8484 Wilshire Boulevard Beverly Hills, CA 90211	*Great Western Mortgage Corporation 861 Holcomb Bridge Road Suite 200 & 207 Roswell, GA 30076	Dwayne Eady Managing Officer 404-998-2182
6. Collateral Mortgage, Ltd. 1900 Crestwood Boulevard Birmingham, AL 35210	*Collateral Mortgage, Ltd. 5651 Whitesville Road Suite 109 Columbus, GA 31909	Harriett Cameron Mortgage Officer 404-576-4352
7. Goldome Acceptance Corporation One Fountain Plaza Buffalo, NY 14203	Goldome Acceptance Corporation 1775 The Exchange Suite 620 Atlanta, GA 30339	Todd B. Kabel Managing Officer 404-859-0844
8. Marine Midland Banks, Inc. One Marine Midland Center Buffalo, NY 14203	Carroll McEntee & McGinley Incorporated (CM&M) 3399 Peachtree Rd, N.E. Suite 1490 Atlanta, GA 30326	Dennis L. Fish Managing Officer 404-264-1200

REGISTERED DOMESTIC BANK LOAN PRODUCTION OFFICES
AND
BANK HOLDING COMPANY SUBSIDIARIES
AS OF 12-31-90

REGISTRANT NAME & ADDRESS	LPO OR SUBSIDIARY ADDRESS (*Indicates Various Other Names and/ or Locations Are Also Registered)	MANAGING OFFICER, TELEPHONE NO.
9. Home Owners Funding Corp. of America Three Burlington Woods Burlington, MA 01803	*Home Owners Funding Corp. of America 809 Westover Road, South Albany, GA 31707	Paul Nichols Managing Officer 912-435-0707
10. NCNB National Bank of North Carolina One NCNB Plaza Charlotte, NC 28255	NCNB National Bank of North Carolina Lincoln Perimeter Building, Suite 275 4151 Ashford Dunwoody Road Atlanta, GA 30319	Robert E. Spears President 404-257-8010
11. Chevy Chase Savings Bank, F.S.B. B.F. Saul Mortgage Co. 8401 Connecticut Avenue Chevy Chase, MD 20815	*B.F. Saul Mortgage Co. 1100 Circle 75 Pkwy Suite 125 Atlanta, GA 30339	Barry L. Field Managing Officer 404-953-2444
12. Continental Bank, N.A. 231 South LaSalle Chicago, IL 60697	Continental Bank, N.A. 950 East Paces Ferry Road Suite 3375 Atlanta, GA 30326	G. Robert Muehlhauser Managing Officer 404-364-3300
13. Banc One Leasing Corporation 100 E. Broad Street Department 0251 Columbus, OH 43271	Banc One Leasing Corporation 9755 Dogwood Suite 101 Roswell, GA 30075	Charles Litt Managing Officer 404-642-2430
14. Bluebonnet Savings Bank FSB 3100 Monticello Dallas, TX 75205-0400	Bluebonnet Savings Bank FSB d/b/a Bluebonnet Mortgage 600 West Peachtree One Georgia Center, Suite 770 Atlanta, GA 30308	Dorothy Cantrell Managing Officer 404-249-7404
15. J.C. Penney Company, Inc. P. O. Box 659000 Dallas, TX 75240-6740	J.C. Penney Company, Inc. Southeastern Region 715 Peachtree Street Atlanta, GA 30308	R. H. Seaman Regional President 404-897-5600
16. First Interstate Bank of Denver, NA 633 Seventeenth Street Denver, CO 80270	First Interstate Bank Investment Banking Division 945 E. Paces Ferry Road Suite 1990 Atlanta, GA 30326	Jane Fortson Managing Officer 404-270-4330

REGISTERED DOMESTIC BANK LOAN PRODUCTION OFFICES
AND
BANK HOLDING COMPANY SUBSIDIARIES
AS OF 12-31-90

REGISTRANT NAME & ADDRESS	LPO OR SUBSIDIARY ADDRESS (*Indicates Various Other Names and/ or Locations Are Also Registered)	MANAGING OFFICER, TELEPHONE NO.
17. Wesav Financial Corporation 1440 North Fiesta Boulevard Gilbert, AZ 85234	Wesav Financial Corporation 1835 Savoy Drive Suite 100 Chamblee, GA 30341	Art Arthur Managing Officer 404-452-7730
18. First American Savings Bank, F.S.B. 4411 West Market Street P. O. Box 26984 Greensboro, NC 27419-6984	First American Savings, F.S.B. CAMI Mortgage & Invest. 1770 Indian Trail Road Suite 125 Norcross, GA 30093-3122	Frank J. Geiss Managing Officer 404-279-8002
19. Bank of Columbia County 255 N. Louisville Street Harlem, GA 30814	*Fairfield Financial Corporation 4129 Columbia Road Martinez, GA 80917	Janet P. Montgomery Managing Officer 404-868-6300
20. BancPLUS Savings Association 1200 Smith Suite 2600 Houston, TX 77002	BancPLUS Mortgage Corp. 1140 Hammond Drive Suite G7190 Atlanta, GA 30328	Liz Zaharopoulos Managing Officer 404-668-0131
21. United Savings Association of the Southwest, FSB 3200 Southwest Freeway, Suite 2000 P.O. Box 1370 Houston, TX 77251-1370	*United Savings Association of the Southwest, FSB 4151 Ashford Dunwoody Road Atlanta, GA 30319	Bob Presley Managing Officer 404-256-0244
22. Eastern Savings Bank, FSB 11350 McCormick Road Suite 200 Executive Plaza II Hunt Valley MD 21031	Eastern Savings Bank Outlet Square Shopping Center 4166 Buford Highway, NE Atlanta, GA 30345	Michael D. Surgen Managing Officer 404-248-1310
23. American Savings Mortgage Corporation P.O. Box 2600 Lake Jackson, TX 77566	American Savings Mtgage Corporation 1899 Powers Ferry Road Suite 420 Maritta, GA 30067	Michael Jackson Managing Officer 404-980-0502
24. Security Pacific National Bank 333 South Hope Street Los Angeles, CA 90071	*Security Pacific Financial Services of Georgia, Inc. 2400 Lake Park Drive Suite 100 Smyrna, GA 30080	John Underwood Managing Officer 404-433-1233

REGISTERED DOMESTIC BANK LOAN PRODUCTION OFFICES
AND
BANK HOLDING COMPANY SUBSIDIARIES
AS OF 12-31-90

REGISTRANT NAME & ADDRESS	LPO OR SUBSIDIARY ADDRESS (*Indicates Various Other Names and/ or Locations Are Also Registered)	MANAGING OFFICER, TELEPHONE NO.
25. IDS Deposit Corp. 6985 Union Park Center Midvale, UT 84047	*IDS Financial Services Inc. 1200 Ashwood Parkway Suite 150 Atlanta, GA 30338	Raymond E. Carothers, Jr. Managing Officer 404-396-7840
26. Fleet Mortgage Corp 125 East Wells Street P. O. Box 800 Milwaukee, WI 53201	*Fleet Mortgage Corp. 1400 Lake Hearn Drive Suite 201 Atlanta, GA 30319	Martha Marchman Managing Officer 404-843-1755
27. First Alabama Bank 44 First Alabama Plaza Montgomery, AL 36102	*Real Estate Financing, Inc. 5669 Whitesville Road Columbus, GA 31904	Linda Garnto Managing Officer 404-324-0301
28. Bank of Tokyo Trust Company (The) 100 Broadway New York, NY 10005	The Bank of Tokyo Trust Company 5050 Georgia Pacific Center 133 Peachtree Street, N.E. Atlanta, GA 30303	Norimichi Kanari Chief Representative 404-577-2960
29. Bankers Trust Company 280 Park Avenue New York, NY 10017	Bankers Trust Company 1000 Atlanta Financial Center 3353 Peachtree Road, NE Atlanta, GA 30326	James H. McCord, IV Managing Officer 404-364-3500
30. Manufacturers Hanover Company 270 Park Avenue New York, NY 10017	*The CIT Group/Sales Financing, Inc. 2877 Brandywine Road Suite 170 Atlanta, GA 30341	Joseph Corona Managing Officer 404-455-0840
31. Chemical Banking Corporation 277 Park Avenue New York, NY 10172	*Chemical Financial Services Corporation 2302 Parklake Drive, N.E. Atlanta, GA 30345	Jack Crowell Assistant Vice President 404-939-5176
32. AmSouth Bank of Florida 70 N. Baylen Street Pensacola, FL 32501	AmSouth Commercial Real Estate Corporation 570 Colonial Park Drive Suite 303 Roswell, GA 30075	John W. Harrison Managing Officer 404-668-9705

REGISTERED DOMESTIC BANK LOAN PRODUCTION OFFICES
AND
BANK HOLDING COMPANY SUBSIDIARIES
AS OF 12-31-90

REGISTRANT NAME & ADDRESS	LPO OR SUBSIDIARY ADDRESS (*Indicates Various Other Names and/ or Locations Are Also Registered)	MANAGING OFFICER, TELEPHONE NO.
33. Provident National Bank 100 South Broad Street P. O. Box 7648 Philadelphia, PA 19102	PNC Realty Services 200 Galleria Parkway Suite 1650 Atlanta, GA 30339	Suzanne E. Hale Managing Officer 404-984-0707
34. Mellon Bank Corporation Mellon Bank Center Pittsburgh, PA 15259-0003	Mellon Financial Services Corp Atlanta Regional Lockbox 1640 Phoenix Blvd. Suite 110 Atlanta, GA 00000	Anthony Sims Managing Officer 404-997-5380
35. Bank of America, National Trust & Savings Association Bank of America Center, 555 California Street P. O. Box 37000 San Francisco, CA 94137	Bank of America, National Trust & Savings Association 230 Peachtree Street Suite 1700 Atlanta, GA 30303	John L. Nelson Managing Officer 404-656-1100
36. Boatmen's National Bank of St. Louis (The) One Boatmen's Plaza 800 Market Street St. Louis, MO 63101	The Boatmen's National Bank of St. Louis 5696 Peachtree Parkway Suite 229 Norcross, GA 30092	Robert L. Westfall, Jr. Assistant Vice President 404-273-3712
37. Merrill Lynch Trust Company 3160 Fifth Avenue North Suite 102 St. Petersburg, FL 33713	Merrill Lynch Trust Company 3500 Piedmont Road, NE Suite 531 Atlanta, GA 30305	James Shoaf Regional Trust Rep. 404-264-6075
38. Industrial Bank of Japan Trust Company (The) 245 Park Avenue New York, NY 10167-0037 Tokyo, Japan	The Industrial Bank of Japan Trust Atlanta Rep Office Atlanta Gas Light Tower, Suite 1500 235 Peachtree Street, N.E. Atlanta, GA 30303	Ken Kiyoshi Chief Representative 404-524-8770
39. Beneficial Corporation 400 Bellevue Parkway Wilmington, DE 19809	*Beneficial Georgia, Inc. 2700 Dawson Road Building 2, Suite 9 Albany, GA 31701	Cheryle Andreson Managing Officer 912-883-4720
40. TSB Bancorp, Inc. P.O. Drawer B Woodland, GA 31836	*Talbot State Bank P.O. Drawer B Woodland, GA 31836	Jimmy Davidson Vice President 404-674-2215

APPLICATIONS FOR NEW SALE OF CHECK LICENSES

COMPANY NAME	APPROVAL DATE
All Business Corporation dba US Express Money Order Stone Mountain GA 30083	3-29-90
Mid-America Money Order Company Louisville KY 40202	2-23-90
Western Union Financial Services, Inc. Upper Saddle River NJ 07458	5-16-90
Interpayment Services Limited New York NY 10008	9-18-90
GSC Enterprises Inc dba Fidelity Express M. O. Co. Sulphur Springs TX 75482	3-16-90

APPLICATIONS FOR NEW SMALL MINORITY BUSINESS DEVELOPMENT CORPORATIONS

CORPORATION NAME	APPROVAL DATE	BEGIN BUSINESS DATE
First State Small Minority Business Development Corporation of Georgia Atlanta 30303	5-11-90	

FIRMS AUTHORIZED TO SELL CHECKS UNDER THE GEORGIA SALE OF CHECKS ACT

NAME OF LISCENSEE	LOCATION	NO. OF GA AGENTS
American Express Travel Related Services Company, Inc.	New York, NY	823
BA Cheque Corporation & BankAmerican Corporation	San Francisco, CA	85
** Barclays Bank PLC	New York, NY	616
** The Circle K Corporation	Phoenix, AZ	223
Citicorp & Citicorp Service, Inc.	Chicago, IL	509
Comdata Network, Inc.	Brentwood, TN	490
Fidelity Express Money Order Company	Sulphur Springs, TX	38
Global Express Money Orders, Inc.	Silver Springs, MD	202
Interpayment Services Limited	New York, NY	298
MasterCard Travelers Cheques, Inc.	New York, NY	2
Mid-America Money Order Company	Louisville, KY	7
** National Money Orders, Inc.	Houston, TX	34
North American Money Order Company, Inc.	College Park, GA	4
Republic Money Orders, Inc.	Dallas, TX	585
Societe Francaise du Cheque de Voyage	New York, NY	19
Swiss Bankers Travellers Cheque Centre	New York, NY	* 4
Thomas Cook Currency Services, Inc. (Formerly Deak International Limited)	Atlanta, GA	3
Thomas Cook, Inc.	Princeton, NJ	85
Travelers Express Company, Inc.	Minneapolis, MN	1324
Travellers Cheque Associates Ltd.	New York, NY	22
U. S. Express Money Order	Stone Mountain, GA	1
Western Union Financial Services, Inc.	Upper Saddle River, NJ	496

(Chapter 7-1-680-692, Financial Institutions Code of Georgia)

NOTE: All State and National Banks, State and Federal Savings and Loan Associations, Federal Savings Banks, State and Federal Credit Unions maintaining their principal place of business in Georgia may sell checks without obtaining a special license. A listing of State and National Banks, State Savings and Loan Associations and State Credit Unions is included herein. A listing of Federal Savings and Loan Associations, Federal Savings Banks, and Federal Credit Unions may be obtained from the appropriate Federal regulatory agency; i.e., Office of Thrift Supervision, National Credit Union Administration.

* Estimated

** As of March 31, 1991, these Companies have not renewed their license.

GEORGIA CREDIT UNION DEPOSIT INSURANCE CORPORATION

STATEMENT OF ASSETS AND LIABILITIES

	12-31-90	12-31-89
ASSETS		
Cash in Bank	$ 56,148	$ 34,008
Investments - Certificates of Deposit, etc.	13,300,365	10,550,465
Due from Members	3,032,867	13
Due from Credit Unions in Liquidation	483,499	487,805
Fixed Assets	27,410	8,343
Other Assets	303,169	267,833
TOTAL ASSETS	$17,203,458	$11,348,467
LIABILITIES, RESERVES, CAPITAL		
Miscellaneous Accounts Payable	$ 4,290	$ 26,352
Reserve Against Insurance Liabilities	7,943,438	7,534,382
Capital - Members' Pain-in Fees	9,255,730	3,787,733
TOTAL LIABILITIES, RESERVES, CAPITAL	$17,203,458	$11,348,467

RECEIVERSHIP LIQUIDATIONS

NAME OF CREDIT UNION	LOCATION	CLOSED	RECEIVER OR DEPUTY RECEIVER
Augusta Plant, TRW United Greenfield Divisions Employees' Credit Union	Augusta	3-09-79	GCUDIC
Unpaid Claims			$15,719.88
Liquidation Expenses Payable			-0-
Estimated Value of Remaining Assets			$ 3,742.00
Marion Manufacturing Credit Union	Atlanta	5-15-81	GCUDIC
Unpaid Claims			$ 6,761.90
Liquidation Expenses Payable			-0-
Estimated Value of Remaining Assets			$ 1,484.00
SAV Employees' Credit Union	Atlanta	9-23-76	GCUDIC
Unpaid Claims			$22,257.64
Liquidation Expenses Payable			-0-
Estimated Value of Remaining Assets			-0-
DDI Employees' Credit Union	Dalton	7-29-80	GCUDIC
Unpaid Claims			$ 461.00
Estimated Value of Remaining Assets			$ 77.00
Christian Churches Credit Union	Fayetteville	7-13-88	GCUDIC
Unpaid Claims			$203,210.00
Liquidation Expenses Payable			-0-
Estimated Value of Remaining Assets			$250,765.00

CHECK CASHER LICENSES ISSUED

(* = EXEMPT)

CITY	ST	APPLICANT NAME	TRADENAME
Albany	GA	*Ace's Liquors', Inc.	Ace's Liquors', Inc.
Albany	GA	Albany Check Cashers, L. P.	Mr. Money Check Casher
Albany	GA	Jaxx Liquors, Inc.	Jaxx Liquors, Inc.
Athens	GA	Arthur J. Floyd	Floyd's Package Store
Athens	GA	Athens Check Exchange, Ltd.	Athens Check Exchange, Ltd
Athens	GA	Blondean Kincaid	Normal Package Store
Athens	GA	Chase Street Bev. Inc.	Chase Street Package
Athens	GA	*Young C. Son	4 Tigers
Atlanta	GA	Ajax Liquor & Package, Inc.	Ajax Liquor Store
Atlanta	GA	Alabama Checkcashers, Inc.	AAA Checkcashers, Inc.
Atlanta	GA	*Alex Supermarket, Inc.	Alex Supermarket, Inc.
Atlanta	GA	Atlanta Cash It Here, Inc.	Atlanta Cash It Here, Inc.
Atlanta	GA	Atlanta Check Cashers, Inc.	Atlanta Check Cashers, Inc.
Atlanta	GA	AE Sok Chang	Bankhead Supermarket
Atlanta	GA	*B & W Supermarket, Inc.	B & W Supermarket, Inc.
Atlanta	GA	*Bankhead Liquor Store Partnership	Bankhead Liquor Store
Atlanta	GA	Bankhead Liquors, Inc.	Tower Package Store
Atlanta	GA	*Brian Y. Choi	Hunter Hill Supermarket
Atlanta	GA	*Byung H. Yun	Big A Super Market
Atlanta	GA	Chae Hun Shim	D & M Liquor Store
Atlanta	GA	Chang Tae Fiedler	Buehler's Thriftown Supermarket
Atlanta	GA	Check Cashers, Inc.	Check Cashers, Inc. #1, #3, #4
Atlanta	GA	Check It Out, Inc.	Check It Out, Inc.
Atlanta	GA	Checks Unlimited, Inc.	Checks Unlimited, Inc.
Atlanta	GA	*Chin Y. Son	Shoppers Market - Luckie Street
Atlanta	GA	*Chum Ja Yum	Alewine Grocery Store
Atlanta	GA	*Chun Sik Yu	Bubba's Supermarket
Atlanta	GA	*Cindy Kim	Danneman's Supermarket
Atlanta	GA	*Curtis L. Holmes	Discount Foods Salvage
Atlanta	GA	D.E.E., Inc.	Bouldercrest Package Store
Atlanta	GA	*Dan L. Simpson	Simpson's Food Store
Atlanta	GA	Dicheve Company, Inc.	Cash Plus
Atlanta	GA	Dollie Mells	ADR Financial Services
Atlanta	GA	*Doran Liquors, Inc.	Powers Ferry Bottle Shop, Inc.

CHECK CASHER LICENSES ISSUED

(* = EXEMPT)

CITY	ST	APPLICANT NAME	TRADENAME
Atlanta	GA	Economy Liquor Store, Inc.	Economy Liquor Store, Inc.
Atlanta	GA	*Edward C. Shim	Atlanta Package Store
Atlanta	GA	First Pryor Corporation	Pryor Liquor Store
Atlanta	GA	*Five Star Supermarket, Inc.	Five Star Supermarket, Inc.
Atlanta	GA	Fulton Beverage Center, Inc.	Fulton Beverage Center, Inc.
Atlanta	GA	Greenbacks, Inc.	Greenbacks, Inc.
Atlanta	GA	H. A. Shahid & Company, Inc.	Check Cashing Financial Service
Atlanta	GA	*Han & Chang Enterprises, Inc.	Stewart Avenue Liquor Store
Atlanta	GA	Hare & Sheth, Inc.	Flags Liquor Store
Atlanta	GA	Harry P. Muldawer	Bottle Warehouse, Inc.
Atlanta	GA	Hiram Jackson Landers, Jr.	Cash Depot
Atlanta	GA	*Hyon Cho Kang	Pryor Road Supermarket
Atlanta	GA	International Monetary Systems, Inc.	Check-X-Change
Atlanta	GA	*J&M Enterprises, Inc.	Little Five Point Liquor
Atlanta	GA	Jack Raymond Halfon	Bim's Liquor Store
Atlanta	GA	*Jae Ook Choi	Windsor Super Market
Atlanta	GA	*Jae Yong Kim	No. 1 Supermarket
Atlanta	GA	*Jin Tae Yum	Winston's Grocery
Atlanta	GA	*Jinik Yim	Peachtree Towers Package Store
Atlanta	GA	*Jobasco Enterprises, Inc.	Charlie's Package Store
Atlanta	GA	*Jong Dae Kim	King's Food Store
Atlanta	GA	Joong Hyun Yu	DouAna Package Store
Atlanta	GA	*Jung B. Lim	Denny's Super Valu
Atlanta	GA	Kleem Enterprises, Ltd.	Moreland Check Cashing
Atlanta	GA	Kwang Woong Choi	West End Food Mart
Atlanta	GA	*Kwang-Jun No	Star Liquor Store
Atlanta	GA	*Kwon and Han, Inc.	Economy Thriftown
Atlanta	GA	*L & Y Foods, Inc.	Super Giant Food
Atlanta	GA	*Liberty - Prosperity, Inc.	Skyland Beverage Center
Atlanta	GA	*M & H Enterprises, Inc.	5 Points Variety Store
Atlanta	GA	Michael George Ware, Sr.	M & R Check Cashing Co.
Atlanta	GA	Michael Hardy Wing	Check Cashing Atlanta
Atlanta	GA	Money World, Inc.	Money World #2
Atlanta	GA	*Myong Joon Jo	Bombo's Liquor Store

CHECK CASHER LICENSES ISSUED

(* = EXEMPT)

CITY	ST	APPLICANT NAME	TRADENAME
Atlanta	GA	*Nam K. Bang	Ryan's Super Market
Atlanta	GA	*Natt Nwokolo	Alfreds and Company
Atlanta	GA	Northco, Inc.	Brookhaven Liquor, Beer and Wine Depot
Atlanta	GA	*Northside Beverage and Food, Inc.	Joe's Liquor
Atlanta	GA	Northside Corporation	Tower Beer & Wine
Atlanta	GA	*Park's Atlanta Avenue Grocery, Inc.	Joe's Grocery Store
Atlanta	GA	*Phillip H. Park	Quick Stop Grocer
Atlanta	GA	*Pong C. Shin	Simpson Road Liquor Store
Atlanta	GA	*Pusik Noh	Arrow Liquor Store
Atlanta	GA	Ray's All American Food Store, Inc.	Ray's All American Food Store, Inc.
Atlanta	GA	*Richard D. Hong	Acme Liquor Store
Atlanta	GA	*Robert Soon Cho Yi	Danneman's Supermarket
Atlanta	GA	Rong's Enterprises Inc.	U.S.A. Package Store 1 & 2
Atlanta	GA	RONIR, Inc.	Benny's Package Store
Atlanta	GA	*S.V.R., Inc.	Charlie's Package Store and Shin's Liquor Store
Atlanta	GA	*Sagar, Inc.	Sagar, Inc.
Atlanta	GA	*Samson's Food Center, Inc.	The Beer Shoppe
Atlanta	GA	*Sang Hwa Jung	J & J Grocery
Atlanta	GA	*Seung H. Park	Fry Party
Atlanta	GA	*Seung Sup Chi	Shoppers Market No 3
Atlanta	GA	*Seung Woo Lee	Family Supermarket
Atlanta	GA	Sherman Enterprises, Inc.	The Buck Stop
Atlanta	GA	*Shoppers Mkt., Inc.	Shoppers Mkt., Inc.
Atlanta	GA	*Song Ik Kim	Big "A" Super Market
Atlanta	GA	Soon H. Hong	Marietta Blvd. Liquor Store
Atlanta	GA	*Soon Heung Chun	Techwood Groceries
Atlanta	GA	*Sum Young Kim	Southeast Package Store
Atlanta	GA	The Cash Center, Inc.	The Cash Center
Atlanta	GA	Tom Howell & Associates, Inc.	Money World
Atlanta	GA	*Top Business Investment, Inc.	T J's Food Mart
Atlanta	GA	Vishal Investments, Inc.	Airport Package Store
Atlanta	GA	William Todd Corley	The Money Depot Financial Services
Atlanta	GA	*Woo Won Hwang	Conley Road Super Pack
Atlanta	GA	*Y & J Inc.	Y & J Package Store

CHECK CASHER LICENSES ISSUED

(* = EXEMPT)

CITY	ST	APPLICANT NAME	TRADENAME
Atlanta	GA	Zemui Gebrechristos	Banks Liquor Store
Atlanta	GA	15 Moreland Corporation	MW Liquors
Atlanta	GA	365 Cleveland Inc.	Old South Package Store
Atlanta	GA	556 Service Store, Inc.	556 Package Store
Augusta	GA	*Chapparell Package Store, Inc.	Chapparell Package Store, Inc.
Augusta	GA	Danny Allen Newman, Inc.	Check-X-Change
Augusta	GA	*Jerome L. Heath	White Horse, Inc.
Augusta	GA	*Kenneth M. Broome	KB's Pawn Shop/OK Pawn Shop
Augusta	GA	*Nora Dorn Freeman	Kissingbower Road Package Shop
Augusta	GA	Prakash V. Patel	Gate #1 Package Shop
Augusta	GA	R & L Johnson, Inc.	56 Package Shop
Augusta	GA	Ruby Luw Wong	K. F. Wong Grocery
Augusta	GA	Song's Curb Market, Inc.	College Bowl Package Shop
Augusta	GA	William C. Cumbee	William C. Cumbee
Austell	GA	Jerry A. Ramsey	Express Check Cashing
Braselton	GA	Phillip Underwood	Braselton Pawn and Check Cashing
Brunswick	GA	Golden Isles Pharmacy, Inc.	Golden Isles Pharmacy
Camilla	GA	Russell Watson	Watson's Supermart
Canton	GA	*Tommy Stansel & Claude J. Stansel, Jr.	Top Shop
Cartersville	GA	*Cartersville Beverage Company	Cartersville Beverage Company
Cartersville	GA	Clyde Lewis Greenway	Express Check
Cedar Springs	GA	*Reed & Shingler Farms, Inc.	Renee's Snack Shoppe
Chamblee	GA	Brass Investments Inc.	Two Guy's Package Store
Chamblee	GA	Jung Ho Kim	S & S Bottle Shop
Clarkston	GA	*L.C. Beverage Center, Inc.	L.C. Beverage Center, Inc.
Clarkston	GA	Smith Nicholson Company	Check-X-Change
College Park	GA	Cash N Go, Inc.	Cash N Go, Inc.
College Park	GA	Check Cashing Center, Inc.	Check Cashing Center, Inc.
College Park	GA	*Hyun Kim	Best Supermarket
College Park	GA	Ishwar Enterprises, Inc.	Dollar Wise Check Cashing
College Park	GA	*James C. Kang	Parkway Package Store
College Park	GA	Metro Check Cashing, Inc.	Metro Check Cashing
College Park	GA	*Myung S. Kim	Short Stop Grocery
College Park	GA	*The Big Enterprises, Inc.	Big Super Valu

CHECK CASHER LICENSES ISSUED

(* = EXEMPT)

CITY	ST	APPLICANT NAME	TRADENAME
Columbus	GA	Express Check Cashing Centers V, Inc.	Express Check Cashing Centers V.
Columbus	GA	Hendrix Foods, Inc.	Jack's Grocery
Columbus	GA	James G. Watson	Check Cashers
Columbus	GA	*Marsha Jo Smith	Villa Nova Beverages
Columbus	GA	Steve's Check Casher	Mr. Check Casher
Columbus	GA	Tobe Enterprises, Inc.	8th Street Package Store
Conyers	GA	*Jae Kwon	Community Grocery
Conyers	GA	*Jasper's Liquor Cabinet, Inc.	Jasper's Liquor Cabinet, Inc.
Conyers	GA	*Lee D. Arms	Arms Beverage and Package
Conyers	GA	The Check Mart, Inc.	The Check Mart, Inc.
Conyers	GA	U.S. Package Stores, Inc.	U.S. Package Stores, Inc.
Covington	GA	*Kyung Hwan Kim	Johnson's Super Market
Covington	GA	MCS Investments, Inc.	The Check Mart
Dallas	TX	Chek Cash, Inc.	Chek Cash
Decatur	GA	Candler Stores, Inc.	Candler Liquor Store
Decatur	GA	Convenient Financial Services	Cashland
Decatur	GA	Cornell Enterprises, Inc.	Jolly Mac's Package Store
Decatur	GA	Eric Paige Company, Inc.	Big Al's Beer & Wine/Glenwood Columbia Liquor
Decatur	GA	G's Package Store, Inc.	G's Package Store #2
Decatur	GA	Glenwood Corporation	JA Liquors
Decatur	GA	Hal's Columbia, Inc.	Hal's Package Store
Decatur	GA	Hal's Liquor, Inc.	Hal's Package
Decatur	GA	*J.Y.& L Company	Eddies Package Store
Decatur	GA	Kenneth Allen Patterson	The Check Facility and Money World #3
Decatur	GA	Kwong Hue Yee	College Inn Package Store
Decatur	GA	*M & P Corp	P & N Package Store
Decatur	GA	Tae S. Lee	Big Man Package Store
Decatur	GA	The Fleming Corp., Georgia	Crown Package Check Cashing
Doraville	GA	Dave's Fast Cash, Inc.	Dave's Fast Cash
Doraville	GA	M.I.A.N. Inc.	Tower Package Store
Doraville	GA	Oakbrook Financial Corporation	Cash Connection
Doraville	GA	Peach State Check Cashing Centers, Inc.	Check-X-Change
Doraville	GA	Pramit, Inc.	Gwinnett Convenience Store
Doraville	GA	Pritneal Investments, Inc.	Little Farm #2 Foodmart

CHECK CASHER LICENSES ISSUED

(* = EXEMPT)

CITY	ST	APPLICANT NAME	TRADENAME
Douglasville	GA	5 & 20 Package Store, Inc.	5 & 20 Package Store, Inc.
Duluth	GA	Anndav Corporation	Mobile Monetary
Duluth	GA	*Legacy, Inc.	Pleasant Hill Package Store
Duluth	GA	Long Enterprises, Inc.	City Liquors-Duluth Package Store
East Point	GA	AB & JA Corporation	AAA Check Cashing Company
East Point	GA	*ABC Thrifty Supermarket, Inc.	ABC Thrifty Supermarket, Inc.
East Point	GA	Bain, Inc.	Harold's Package
East Point	GA	*Chang Ki Kim	Lee's Drive-In Grocery
East Point	GA	Cleveland Avenue Liquor Store, Inc.	Cleveland Avenue Liquor Store
Forest Park	GA	Forest Park Currency Exchange, Ltd.	Atlanta Currency Exchange
Forest Park	GA	Main Street Grocery, Inc.	Main Street Grocery, Inc.
Forest Park	GA	Sharma Corporation	Dixie Package/V.K. Liquor
Forest Park	GA	*Sung Won Kim	Parkway Grocery
Forest Park	GA	Won's Inc.	Parkway Bottle Shop
Fort Valley	GA	*Marshall Young	Young's Super Foods
Gainesville	GA	*Paul H. Ahn	Queen City Package
Griffin	GA	Northside Bottle Shop, Inc.	Sam's Check Cashing Store
Hinesville	GA	G & B Enterprises, Inc.	The Money Man
Hinesville	GA	James Roberson	Mr. Cash
Hinesville	GA	Lawrence Raymond Hammock	Sportsman Package/Party Package
Hinesville	GA	Liberty Package Corporation	Liberty Square Package
Hinesville	GA	Ms. Money Financial Services Inc.	Ms. Money
Jonesboro	GA	Arrowhead Currency Exchange, Ltd.	Atlanta Currency Exchange
Jonesboro	GA	Jonesboro Currency Exchange, Ltd.	Atlanta Currency Exchange
Kennesaw	GA	Shawnee Mechnical Contractors, Inc.	Two Guys' 101 Package Store
Lawrenceville	GA	F. Thomas James - Gwinnett Check Cashers	Check Changers
Lawrenceville	GA	Raymond Andrew Bradberry	Raymond Andrew Bradberry
Lawrenceville	GA	The Cash Exchange, Inc.	Cash Exchange
LaGrange	GA	*Billy L. Bishop	Poor Boy Grocery
LaGrange	GA	*Lamar Campbell	Campbell's Superette
LaGrange	GA	*McDonald Oil Company	Money Back Food Store #23
Lilburn	GA	Cash Money, Inc.	Cash America
Lithonia	GA	Erin Young ae Lee	Youngs Supermarket
Macon	GA	Bo Hui Lee	ABC Liquor Store

CHECK CASHER LICENSES ISSUED

(* = EXEMPT)

CITY	ST	APPLICANT NAME	TRADENAME
Macon	GA	*Charles R. Kare, Jr.	K's Bottle Shop
Macon	GA	Estate of Clyde F. McCook	Busy Corner Liquor Store
Macon	GA	Mr. Money Check Casher of Macon	Mister Money Check Casher
Macon	GA	Ron-Rich Inc.	Sportsman's Package Store
Marietta	GA	Anjay Corp.	Dick's Package Store
Marietta	GA	Convenient Check Cashers, Inc.	Convenient Check Cashers, Inc.
Marietta	GA	*Darryl Nathn Mann	Mann Grocery
Marietta	GA	*Jung Ja Lee	Atlanta Road Grocery
Marietta	GA	Jupiter Enterprises, Inc.	Goodtimes Beverage Center
Marietta	GA	Marietta Market, Inc.	Marietta Check Cashers
Marietta	GA	*Mohammad Shahlaie	Bells Ferry Package Store
Marietta	GA	Money Masters, Inc.	Check-X-Change
Marietta	GA	R.W. Best, Inc.	Charlies Beer & Wine
Marietta	GA	*Shin Seung Hyun	Mini-Max
Monroe	GA	*Doo Hwan Park	Big Food Store
Morrow	GA	Chek-Express, Inc.	Mobile Monetary
Newnan	GA	*Casey Kim	Papa Joe's Food Store
Norcross	GA	A G Investments, Inc.	Check-X-Change
Norcross	GA	E-Z Check Cashing, Inc.	E-Z Check Cashing
Norcross	GA	Liberty Check Cashers of GA, Inc.	Liberty Check Cashers
Norcross	GA	Vipul M. Patel	Pop Top Package & Deli
Riverdale	GA	Express Exchange Associates, Inc.	Chek X Change
Riverdale	GA	*K & B Grocery, Inc.	K & B Grocery, Inc.
Riverdale	GA	Riverdale Bottle Shop, Inc.	New South Package Store
Rossville	GA	Money Exchange, Inc.	Check-X-Change
Roswell	GA	EMK Group, Ltd.	Mobile Monetary
Savannah	GA	Adler's Package Shop, Inc.	Adler's Package Shop
Savannah	GA	Alan M. Sadler	Mister Money Check Casher
Savannah	GA	*Andersons Super Mart., Inc.	Andy's IGA Foodliner
Savannah	GA	Arthur's Beverage Mart, Inc.	Arthur's Beverage Mart, Inc.
Savannah	GA	Augusta, Ga. Check Cashers L.P.	Mr. Money Check Casher
Savannah	GA	Augusta, GA. #2 Check Cashers L.P.	Mr. Money Check Casher
Savannah	GA	*AAA Beverage Center, Inc.	AAA Beverage Center, Inc.
Savannah	GA	*Billy M. Hennessee	Hennessee's Check Cashing

CHECK CASHER LICENSES ISSUED

(* = EXEMPT)

CITY	ST	APPLICANT NAME	TRADENAME
Savannah	GA	*Blake's Chevron Self Service, Inc.	Blake's Chevron Self Service
Savannah	GA	*C.D.C. Beverage	C.D.C. Beverage
Savannah	GA	Ginn Enterprises, Inc.	Billy's Beverage Center
Savannah	GA	Harry's Liquorama, Inc.	Harry's Liquorama
Savannah	GA	Jack Karesh	Jack's Package Shop
Savannah	GA	Joe Aiken Fuller	Joe's Package Shop
Savannah	GA	Mickey's Package Shops, Inc.	Mickey's Package Shop
Savannah	GA	Murray Leonard Cohen	Eastside Package Shop
Savannah	GA	*Orin Cruse Inc.	Augusta Ave Package Shop
Savannah	GA	*Robert T. Ard	Ards Pool Room and Little Store
Savannah	GA	RGBG Inc.	Buddy's Beverage Center
Savannah	GA	Tyrone E. Shurling	Desoto Grocery Check Cashing
Savannah	GA	Wheaton Liquor's, Inc.	Bubba's Check Cashing
Savannah	GA	William X. Jaworski or Betty J. Jaworski	Drink Dock and O'Reagin's Lounge
Smyrna	GA	B & W. Management Co., Inc.	Corner Package
Smyrna	GA	Funmileyi O. Koya	Cash It
Smyrna	GA	Liquid Gold, Inc.	Doc's Wines and Spirits
Smyrna	GA	Peachtree Services Group, Inc.	Americans Check Cashing
Smyrna	GA	Smyrna Currency Exchange, Ltd.	Atlanta Currency Exchange
Smyrna	GA	*Sunrise Enterprises, Inc.	One Stop Package Store
Stockbridge	GA	T.N.D., Inc.	Covington Check Cashing/Stockbridge Check Cashing
Stone Mountain	GA	*Tae Mun Kim	Redan Package Store/TMK Jax Liquor Store
Talbotton	GA	*Hamps, Inc.	Flint Hill Package Store
Tennille	GA	*Martin Terry Lord	Sleepy's Package Store
Thomasville	GA	*Carroll Hill Package Store, Inc.	Carroll Hill Package Store, Inc.
Thomasville	GA	*Subermarket Packages, Inc.	Outlet Package Stores
Tucker	GA	*JAI International, Inc.	Pardners Two Liquor Store
Tucker	GA	National Check Cashers Corporation	National Check Cashers Corporation
Tucker	GA	*William R. Newton	D.D. Liquor Store
Union City	GA	A&M Enterprise Inc.	Shannon Beverage Outlet
Warner Robins	GA	Pansy G. Thomas	Parkway Bail Bonding Co.
Waycross	GA	*Paul Boatright	Edd's Package Store
Waynesboro	GA	DeLaigle Check Cashing Company, Inc.	DeLaigle Check Cashing Company, Inc.
Woodstock	GA	Liberty Check Cashers of GA, Inc.	Liberty Check Cashers
Woodstock	GA	PJD, Inc.	Woodstock Check Cashing

SUMMARY OF ACTIVITIES OF FINANCIAL INSTITUTIONS DURING 1990

STATE-CHARTERED BANKS OPEN AS OF JANUARY 1, 1990		335
Opened During Year	+ 13	
Merged During Year	- 4	
State-Chartered Trust Companies		1
Business Development Corporations		1
State Chartered Savings Bank		1
Open as of December 31, 1990		338
BANK OFFICES, BRANCHES, AND FACILITIES OF STATE-CHARTERED BANKS OPEN AS OF JANUARY 1, 1990		494
Acquisitions During the year	+ 22	
Opened During Year	+ 29	
Closed During Year	- 13	
Merged During Year	- 3	
Open as of December 31, 1990		529
STATE-CHARTERED CREDIT UNIONS OPEN AS OF JANUARY 1, 1990		129
Opened During Year	+ 0	
Merged and Liquidated During Year	- 4	
Open as of December 31, 1990		125
FINANCIAL HOLDING COMPANIES REGISTERED AS OF JANUARY 1, 1990		219
Registered During Year	+ 25	
Deregistered During Year	- 8	
Registered as of December 31, 1990		236
CHECK SELLERS LICENSED AS OF DECEMBER 31,1990		22
CHECK CASHERS LICENSED AS OF DECEMBER 31, 1990		260
INTERNATIONAL BANKING AGENCIES LICENSED AS OF DECEMBER 31, 1990		23
INTERNATIONAL BANKING FACILIITES LICENSED AS OF DECEMBER 31, 1990		6
INTERNATIONAL BANK REPRESENTATIVE OFFICES REGISTERED AS OF DECEMBER 31, 1990		7
DOMESTIC BANK REPRESENTATIVE OFFICES REGISTERED AS OF DECEMBER 31, 1990		40